

**THE
ASSOCIATED CHARITIES
OF SAN FRANCISCO**

ORGANIZED 1888

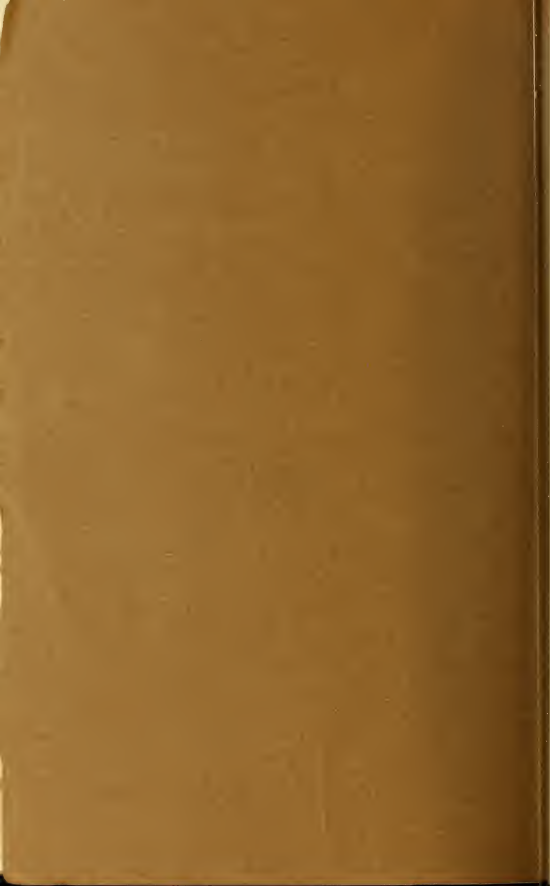
**Annual
Reports
1904-1910**

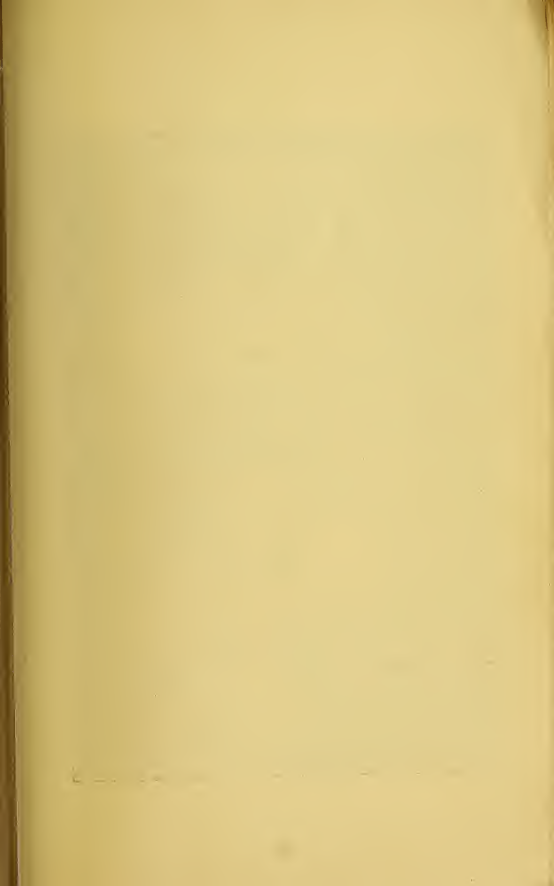
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Offices

Associated Charities Bldg., 1500 Jackson Street

Telephone Franklin 709







Children who have been rescued from wretched home conditions, now being boarded in private families by the Children's Agency

The
Associated Charities of
San Francisco

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Annual Reports
1904-1910

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Bureaus of the Associated Charities

I. APPLICATION:

To receive and give careful consideration to applications for assistance made by, or in behalf of, single women and families in need. Men that are homeless and entirely destitute are referred at once to the San Francisco Industrial Relief Agency for Homeless Men, 30 Fell Street. (See Bureau No. 15.) An experienced and sympathetic social worker is in charge of the Bureau and is prepared to consider personal applications from 10 in the morning until 4:30 in the afternoon. Applications by letter or telephone are recorded and a visitor sent within twenty-four hours, or sooner in case of illness or other emergency. Temporary relief, if needed, is given at once, pending more careful investigation.

II. REGISTRATION:

All applications are recorded, together with the significant facts as to the condition of the person or family in need and the kind and amount of assistance given. These records are kept in a confidential file, but may be consulted by co-operating societies in order to prevent duplication and to enable subsequent applications from the same family to be dealt with more intelligently. Reports based on these records will also be furnished to responsible persons who are assisting or planning to assist the family about whom information is sought and who need the information in order to determine what, if any, help should be given.

III. INVESTIGATION:

This Bureau commands the services of women whose years of experience and knowledge of the principal languages spoken by the foreign poor give them special fitness for their work. Their duty is to visit in their own homes those who have asked for assistance; to obtain in this way a knowledge of living conditions and apparent needs; to supplement this information from other legitimate sources, taking care, in each instance, not to violate the confidence of the person in trouble or to discredit him in his business relations; on the basis of this information, to determine whether assistance of any sort is needed, and, if so, how it can be given as part of a carefully considered plan designed to restore the family to independence, or permanently and materially better its condition; to give due weight to the family's own plan, accepting it whenever it is, or, by a slight modification, can be made practical, and so secure a co-operation on the part of the family itself, without which success is practically impossible; and, finally, the plan once made, to secure through all appropriate sources the means to carry it into effect. The social workers consult together and under the direction of the General Secretary in solving the problem presented.

IV. CIVIC RELIEF:

1. When relief is needed in emergencies or pending investigation, it is supplied at once by the Associated Charities from its own funds.

2. If additional relief is needed by any family, it is secured, whenever possible, either wholly or in part, from relatives, friends, fraternal organizations, churches, or special relief societies to which the family may belong or be connected by special ties.

3. When relief cannot be secured from any of these sources, or when the relief so secured is inadequate, the Associated Charities draws upon its own relief fund.

Thus the Relief Bureau of the Associated Charities is intended to supplement but not to duplicate or supplant the relief work that should be done and is being done by individuals and other organizations. The relief fund of the Associated Charities, therefore, should be appealed to only as a last resort, after all other sources have failed, and only if so used can it be made in any way adequate. For the coming year at least \$24,000 will be needed for this department of work.

V. FRIENDLY VISITING:

This Bureau is auxiliary to the Bureau of Investigation and is at present made up of two committees—one consisting of nineteen members, three of whom belong to the Central Council of the Associated Charities; the other of twenty members of the Collegiate Alumnae. There are many families known to the Associated Charities who require continuous help for a long period of time, or whose income is sufficient to cover expenses only under normal conditions and must be supplemented in times of illness or other emergencies. The plan that may eventually make such families independent often requires for its realization years of patient work on the part of the family itself and of the Associated Charities. It has been found that this constructive, intensive work is best done by volunteer visitors, each concentrating his time and interest on some one family and so establishing that close personal relationship and confidence essential to success.

VI. NURSING AND MEDICAL:

The time of two trained nurses is devoted to visiting such of the destitute sick as are brought to their notice through the office. They are also at the call of legitimate charities of the city, or any doctor doing work for the poor. These nurses are supported by the Mary A. Crocker Trust and Wm. R. Hearst funds.

VII. BABIES' CLINIC:

The Babies' Clinic is held at the Associated Charities building every Thursday. A trained nurse and three physicians are in attend-

ance and instruction is given to mothers and the foster mothers of the Agency as to the care and feeding of babies.

VIII. CHILDREN'S AGENCY:

This is an organized department established by the Associated Charities and the Boys and Girls Aid Society, and now includes all the children's societies named hereafter (on page 14). Its functions include the rescue of all foundlings and receiving all children that may be committed to it by the Juvenile Court, and the boarding out of these children in private homes with foster mothers carefully selected. It includes the investigation through its agents of homes throughout the city and State in which may be placed its boarded-out children and all other children in the charge of affiliated societies that require placing out. Any institution in good standing in this community may have its wards placed in private homes on the basis of adoption or indenture and kept under constant and regular supervision. Two hundred and three children are now under the supervision of this department and being visited by its agent. Close co-operation has been established with the Home-Placing Committee of the Native Sons and Daughters, in this way reducing the expenses and increasing the efficiency of the work done.

The Boarding-out Department accepts the custody of certain classes of children who require more individual care and attention than the ordinary institution can give; places these children to board in carefully selected family homes, and arranges for their regular supervision. At the close of the year 1910 there were four hundred and thirty-seven children in charge of this department.

The Agency will require \$10,000 to carry on its work during the coming year.

IX. EMPLOYMENT:

All persons seeking either temporary or permanent work are referred to this Bureau. Applications are taken and registration made, and positions obtained. A committee from the Central Council co-operates with this Bureau and assists in obtaining positions.

X. LEGAL:

In charge of the Legal Committee of the Central Council and performing, to some extent, the functions of a legal aid society, besides giving special consideration to all questions that relate to guardianship and adoption matters and the construction of the Juvenile Court law.

XI. MUNICIPAL AND LEGISLATIVE:

This department keeps itself familiar with the charitable and correctional situation in California, and is competent to formulate and

advocate the passage of needed legislation in the municipality and in the State Legislature.

XII. CONFERENCE OF RELIEF ORGANIZATIONS:

This represents a conference of various relief organizations named hereafter to further closer co-operation and registration at the Associated Charities of all cases coming to the other organizations, and is composed of delegates empowered by the several societies to represent them.

XIII. INVESTIGATING AGENCY FOR CHARITIES ENDORSEMENT COMMITTEE:

The Endorsement Committee was organized by the Merchants' Association and the Associated Charities to protect the community from fraudulent and inefficient charities. It is the function of this committee to investigate all organizations applying to it for endorsement and to issue its official card to such as it endorses as doing honest and efficient work. The office force of the Associated Charities is the investigating agency of this committee, and the Associated Charities assumes its expense.

XIV. HOUSING:

From June, 1907, until October, 1910, the Associated Charities maintained a Housing Bureau, through which \$62,771.83 was expended in helping 879 refugee families to move their cottages from the camps to lots which they had leased or were buying on the installment plan, and to install sanitary plumbing and make necessary repairs. This work has had most far-reaching results, as many families were enabled to secure their own homes who would otherwise have been forced by high rents into crowded and unsanitary basements.

XV. SAN FRANCISCO INDUSTRIAL RELIEF AGENCY FOR HOMELESS MEN:

Organized by the Associated Charities, the Church Federation, Hebrew Board of Relief, Protestant Episcopal Church, and Roman Catholic Charities. The object of the Agency is to provide a work test for homeless men who are found begging on the streets or who apply to the relief societies of the city or directly to the Agency. They saw and split wood, mend sacks and repair furniture. Food and shelter are given in exchange for work in the woodyard, and an effort is made to secure permanent employment for men who prove themselves willing and fairly efficient. The Agency was established four months ago and during this period has cared for about 1,700 men. The Society needs to sell its wood and kindling for expenses of maintenance.

XVI. FINANCIAL:

In charge of the Finance Committee of the Central Council.

OFFICERS AND BOARD OF DIRECTORS

1904

Osgood Putnam	President
Charles A. Murdock	Vice-President
Rev. Bradford Leavitt	Second Vice-President
S. W. Levy	Treasurer
Miss Virginia Fitch	Secretary
John Chetwood (vice Miss Fitch, resigned)	Secretary
E. J. Bowen	Rev. D. O. Crowley
Mrs. Charlotte B. Brown	Herbert W. Lewis

CENTRAL COUNCIL

(In addition to above names)

Miss Anna Beaver	Dr. Margaret Mahoney
W. H. de Bell	John F. Merrill
Joseph P. Chamberlain	Dr. Dorothea Moore
Mrs. Thomas Cole	Miss Jessica Peixotto
B. P. Flint	James D. Phelan
A. B. Ford	Robert C. Porter
R. G. Green	Mrs. M. C. Sloss
Mrs. Warren Gregory	Mrs. E. L. Stebbins
Rev. William K. Guthrie	Sigmund Stern
F. J. Koster	Mrs. Sigmund Stern
Austin Lewis	George B. Somers, M. D.
Miss Hannah Leszynsky	Fairfax H. Wheelan

OFFICERS AND BOARD OF DIRECTORS

1905-06-07

Osgood Putnam	President
Charles A. Murdock	Vice-President
Rev. D. O. Crowley	Second Vice-President
S. W. Levy	Treasurer
John Chetwood	Secretary
Miss Virginia Fitch	Herbert W. Lewis
Rev. Bradford Leavitt	Mrs. M. R. Smith

CENTRAL COUNCIL

(In addition to above names)

Miss Catherine M. Atkinson	E. W. Newhall
Miss Anna Beaver	Mrs. B. H. Paulson (1907)
W. H. de Bell	Miss Jessica Peixotto
Joseph P. Chamberlain	Miss Helen W. Pendleton (1907)
Oscar K. Cushing (1907)	James D. Phelan
Mrs. Warren Gregory	Robert C. Porter
Rev. William K. Guthrie	Thomas Richardson
Rev. J. B. Hannigan	Mrs. Thomas Richardson (1907)
Rev. D. O. Kelley	R. M. Royce
F. J. Koster	Mrs. M. C. Sloss
Charles F. Leege (1907)	Mrs. E. L. Stebbins
Miss Hannah Leszynsky	Sigmund Stern
Dr. Margaret Mahoney	Mrs. Sigmund Stern
John F. Merrill	George B. Somers, M. D.
Mrs. John F. Merrill	David Walker (1907)
Dr. Dorothea Moore	Fairfax H. Wheelan

OFFICERS AND BOARD OF DIRECTORS

1908

Osgood Putnam	President
Charles A. Murdock	Vice-President
Rev. D. O. Crowley	Second Vice-President
S. W. Levy	Treasurer
Miss Edith Esberg	Secretary
Miss Virginia Fitch	Mrs. John F. Merrill
Rev. Bradford Leavitt	Mrs. Dane Coolidge
Mrs. Sigmund Stern (vice Mrs. Dane Coolidge, resigned)	

CENTRAL COUNCIL

(In addition to above names)

Jacob Barth	Mrs. B. H. Paulson
Miss Anna Beaver	Miss Jessica Peixotto
Fred H. Beaver	Miss Helen W. Pendleton
Miss Katharine D. Burke	James D. Phelan
Joseph P. Chamberlain	Robert C. Porter
Mrs. Joseph D. Grant	Thomas Richardson
Rev. William K. Guthrie	Mrs. A. W. Scott
Rev. J. B. Hannigan	Mrs. M. C. Sloss
Mrs. E. S. Heller	Joseph Sloss
Rev. D. O. Kelley	Mrs. E. L. Stebbins
Charles F. Leege	Miss Hilda Steinhart
Herbert W. Lewis	Sigmund Stern
Miss Hannah Leszynsky	Mrs. Sigmund Stern
Dr. Margaret Mahoney	Fairfax H. Wheelan

OFFICERS AND BOARD OF DIRECTORS

1909

Osgood Putnam	President
Charles A. Murdock	Vice-President
Rev. D. O. Crowley	Second Vice-President
S. W. Levy	Treasurer
Mrs. Joseph Sloss	Secretary
Miss Virginia Fitch	Mrs. John F. Merrill
Rev. Bradford Leavitt	Fairfax H. Wheelan

CENTRAL COUNCIL

(In addition to above names)

Fred H. Beaver	John F. Merrill
Miss Katharine D. Burke	Mrs. John F. Merrill
Joseph P. Chamberlain	Mrs. B. H. Paulson
John Chetwood	Miss Jessica Peixotto
Mrs. Dane Coolidge	Miss Helen W. Pendleton
Mrs. Joseph D. Grant	James D. Phelan
Miss Alice Griffith	Robert C. Porter
Rev. William K. Guthrie	Thomas Richardson
Mrs. A. S. Hallidie	Mrs. A. W. Scott
Rev. J. B. Hannigan	Mrs. M. C. Sloss
Mrs. E. S. Heller	Mrs. E. L. Stebbins
Rev. D. O. Kelley	Miss Hilda Steinhart
Charles F. Leege	H. Morse Stephens
Miss Hannah Leszynsky	Sigmund Stern
Mrs. Sigmund Stern	

OFFICERS AND BOARD OF DIRECTORS

1910

Osgood Putnam	President
Charles A. Murdock	Vice-President
Rev. D. O. Crowley	Second Vice-President
S. W. Levy	Treasurer
Mrs. Joseph Sloss	Secretary
Miss Virginia Fitch	Mrs. John F. Merrill
Rev. Bradford Leavitt	Fairfax H. Wheelan

CENTRAL COUNCIL

(In addition to above names)

Jacob Barth	John F. Merrill
Miss Anna Beaver	Mrs. B. H. Paulson
Fred H. Beaver	Miss Jessica Peixotto
Miss Katharine D. Burke	Miss Helen W. Pendleton
Selah Chamberlain	James D. Phelan
John Chetwood	Robert C. Porter
Mrs. Dane Coolidge	Mrs. Thomas Richardson
Mrs. Joseph D. Grant	Mrs. A. W. Scott
Mrs. A. E. Graupner	Mrs. Ernest S. Simpson
Miss Alice Griffith	Mrs. M. C. Sloss
Rev. William K. Guthrie	Joseph Sloss
Mrs. A. S. Hallidie	Mrs. E. L. Stebbins
Rev. J. B. Hannigan	Miss Hilda Steinhart
Rev. D. O. Kelley	H. Morse Stephens
Charles F. Leege	Sigmund Stern
Miss Hannah Leszynsky	Mrs. Sigmund Stern

Raphael Weill

Committees for 1910

EXECUTIVE

Miss Virginia Fitch, Chairman	Mrs. Sigmund Stern
Mrs. A. W. Scott	Mrs. John F. Merrill
Charles A. Murdock	Rev. D. O. Crowley
Selah Chamberlain	Mrs. M. C. Sloss
Fairfax H. Wheelan	Robert C. Porter

FINANCE

Selah Chamberlain, Chairman	Fred H. Beaver
Raphael Weill	Sigmund Stern
James D. Phelan	S. W. Levy
Joseph Sloss	John F. Merrill
Mrs. M. C. Sloss	Robert C. Porter
Jacob Barth	Mrs. John F. Merrill

RELIEF

Charles F. Leege, Chairman	Selah Chamberlain
Sigmund Stern	Rev. D. O. Kelley
Mrs. A. S. Hallidie	Miss Helen W. Pendleton
	Mrs. M. C. Sloss

PUBLICITY

Mrs. Ernest S. Simpson, Chairman	Mrs. E. L. Stebbins
H. Morse Stephens	Mrs. Dane Coolidge
Miss Alice Griffith	Miss Jessica Peixotto
Fairfax H. Wheelan	Rev. William K. Guthrie
	Mrs. A. W. Scott

PROGRAM

Mrs. Sigmund Stern, Chairman	Miss Jessica Peixotto
Miss Helen W. Pendleton	Miss Anna Beaver
Miss Katharine D. Burke	Mrs. John F. Merrill
Rev. Bradford Leavitt	Miss Virginia Fitch

ON BOARDED-OUT CHILDREN

Mrs. John F. Merrill, Chairman	Mrs. A. W. Scott
Mrs. A. E. Graupner	Mrs. A. S. Hallidie
Miss Hilda Steinhart	Robert C. Porter
Mrs. Sigmund Stern	Rev. D. O. Crowley

CHILDREN'S AGENCY

Miss Anna Beaver, Chairman	Charles A. Murdock
Rev. J. B. Hannigan	Fairfax H. Wheelan

MUNICIPAL AND LEGISLATIVE

Fairfax H. Wheelan, Chairman	John Chetwood
Miss Hannah Leszynsky	Rev. William K. Guthrie
Mrs. E. L. Stebbins	Charles A. Murdock
	Robert C. Porter

LEGAL

Robert C. Porter, Chairman John Chetwood

EMPLOYMENT

Mrs. Sigmund Stern, Chairman Mrs. Blanca W. Paulson

Auxiliary

Mrs. George F. Volkman Mrs. George Sperry

Advisory

Fred Dohrmann, Jr.	George R. Shreve
I. W. Hellmann, Jr.	Joseph Sloss
Charles F. Leege	Frederick Tillman, Jr.
William D. McCann	Raphael Weill

John Young

FRIENDLY VISITING

Mrs. Joseph Sloss, Chairman Rev. William K. Guthrie
Rev. D. O. Kelley

Committee of Non-Members—Auxiliary to Visiting Committee

Miss Helen Arnstein	Miss Alma Levison
Miss Gertrude Arnstein	Miss E. M. Turner
Miss Edith Perry	Miss L. H. Koch
Miss Amy Sussman	Mrs. L. W. Neustadter
Mrs. Walter Mead	Mrs. C. D. Gresham
Mrs. Robert T. Devlin	Mrs. Gaillard V. Stoney
Miss Carrie Wiggins	Mrs. Charles Raas
Mrs. Marcel Cerf	Mrs. Elsie Weisbaum

Collegiate Alumnae—Auxiliary to Visiting Committee

Miss Lila McKinne, Chairman	Mrs. A. E. Graupner
Miss Amy Tabrett, Secretary	Miss Eleanor Gallaway
Mrs. H. U. Brandenstein	Mrs. L. D. Inskeep
Mrs. H. Connick	Miss Lois Kohn
Miss Lorraine Cerf	Mrs. James Lanagan
Miss Emilie DuBois	Mrs. Alfred McLaughlin
Mrs. M. H. Etcheverry	Mrs. Arthur Price
Miss Katharine C. Felton	Miss Jessie Ray
Mrs. Y. A. Forster	Miss Madeline Varney

Miss Anne Whitley

HOSPITAL

Rev. D. O. Kelley, Chairman	Mrs. John F. Merrill
Mrs. Ernest S. Simpson	Charles A. Murdock

Associated Charities Staff

(As constituted December, 1910)

Katharine C. Felton, General Secretary.

OFFICE WORKERS

Harry R. Bogart	Business Manager
Mollie T. O'Bryen	Bookkeeper and Cashier
Lucy Hartnett	Record and Statement Room
H. O. Barden	Stenographer
Elizabeth Hall	Stenographer (one-half day)
Valerie Sarrat	Hall and Telephones
	Messenger

SOCIAL WORKERS

Harry R. Bogart	One-half day
Clara A. Clivio	Visitor
Mary Kidder	Visitor
Laura Rehfish	Visitor (partly for Children's Agency)
Gwendolen Newell	Visitor
Corinne Cook	Employment Agency
E. M. Kane	Nurse (Nurses' Fund)
E. I. McCune	Nurse (paid by Ellen P. Chamberlain)
Ann T. Sorgenfrey	Nurse (Nurses' Fund)
	Janitor

CHILDREN'S AGENCY BUREAU

Theresa Earles McCarthy	In charge Boarding-out Department
Lucy Churchill Fay	In charge Placing-out Department
Catherine E. Moriarty	Stenographer and Clerk

The Children's Agency, while it is a department of the Associated Charities, acts as a home-finding and child-placing agency for the following institutions:

San Francisco Foundling Asylum	San Francisco Ladies' Protection and Relief Society
Boys and Girls Aid Society	Fred Finch Orphanage
West Oakland Home	Associated Charities of Oakland
California Society for Prevention of Cruelty to Children	Associated Charities of San Francisco
Juvenile Court of San Francisco	San Francisco Nursery for Homeless Children
Juvenile Court of Alameda County	Ladies' Relief of Oakland
Infant Shelter	
Florence Crittenton Home	

Societies Co-operating with Associated Charities

Below is given a complete list of the organizations endorsed by the Charities Endorsement Committee. With all of these the Associated Charities work in sympathetic co-operation. Complete co-operation does not exist in every case, inasmuch as the conditions of relief organizations and church societies have not, since the fire, allowed them to reassume the responsibility for adequate relief in the full sense of the word. Many of them have been in a state of transformation, and it has been impossible to make a systematic arrangement with them for complete co-operation. During the period treated in this report, the Associated Charities has had a unique position in that it received adequate support from the Relief and Red Cross Funds, and, therefore, could give adequate relief when one or another of these organizations was unable to meet its responsibilities. This source of funds no longer exists and the various other charities and churches will have to assume their own responsibilities, and, for effective work, complete arrangements for co-operation with us to prevent the evils resulting from the absence of this united action.

Altenheim	Emanu-El Sisterhood
Armitage Orphanage	Florence Crittenton Home of San Francisco
Booth, Maud B., Home	Francesca Relief Society
Boys and Girls Aid Society of California	Francesca Maternity and Babies' Aid
British Benevolent Society of California	French Ladies' Benevolent Society
Buford Free Kindergarten Society	Free Dental Infirmary
California Girls' Training Home	German Hospital
California Society for the Prevention of Cruelty to Children	Girls' Club
Cathedral Mission of the Good Samaritan	Golden Gate Kindergarten Association
Catholic Ladies' Aid Society	Golden Gate Orphanage and Children's Industrial Farm
Catholic Settlement and Humane Society	Good Samaritan Day Nursery of the Cathedral Mission
Certified Milk Fund Committee of the Association of Collegiate Alumnae	Green Street Church Settlement
Children's Agency	German General Benevolent Society
Children's Home Society of California	German Ladies' General Benevolent Society
Children's Hospital (see Hospital for Children and Training-School for Nurses)	Hahnemann Hospital
Church Home for Boys	Hebrew Board of Relief
Charles R. Bishop Annex	Hebrew Home for the Aged Disabled
Columbia Park Boys' Club	Hill Farm
Day Homes of the Sisters of the Holy Family	Home for the Aged of the Little Sisters of the Poor
Doctors' Daughters	Hospital for Children and Training-School for Nurses
Emanu-El Kindergarten Association	Helpers, The
	Helpers of the Holy Souls
	Infants' Shelter

Societies Co-operating with Associated Charities—Continued

Italian Relief Committee and Bureau for Immigrants	San Francisco Girls' Union and Women's Industrial Union
Lane Hospital	San Francisco Home for Incurables
Maria Kip Orphanage and Alfred Nutall Nelson Memorial Home	San Francisco Auxiliary of the Reading Room and Library for the Blind
Mizpah Charity Club	San Francisco Ladies' Protection and Relief Society
McKinley Orphanage	San Francisco Society for the Prevention of Cruelty to Animals
Mt. Zion Hospital	San Francisco Maternity
Mt. St. Joseph Infant Orphan Asylum	San Francisco Nursery for Homeless Children
N. S. G. W. and N. D. G. W. Committee on Homeless Children	San Francisco Nurses' Settlement
Occidental Kindergarten Association	San Francisco Polyclinic
Old People's Home	San Francisco Settlement Association
Pacific Hebrew Home Society	San Francisco Association for the Study and Prevention of Tuberculosis
Pacific Hebrew Orphan Asylum and Home Society	San Francisco Protestant Orphan Asylum Society
Pioneer Kindergarten Society	Telegraph Hill Neighborhood Association
People's Place	University California Hospital
Presbyterian Orphanage and Farm	University Mound Old Ladies' Home
Protestant Episcopal Old Ladies' Home	Woman's Exchange
Roman Catholic Orphan Asylum	Women's Auxiliary of the Juvenile Court
St. Catherine's Home and Training School	Women's Industrial Union
St. Dorothy's Rest	Women's Auxiliary of the California Prison Commission
St. Joseph's Home and Hospital	Young Men's Christian Association
St. Luke's Hospital	Young Women's Christian Association
St. Margaret's Club	Young Men's Hebrew Association
St. Vincent's Roman Catholic Orphan Asylum of San Francisco for Boys	Youth's Directory
Salvation Army Rescue Home	
San Francisco Fruit and Flower Mission	
San Francisco Industrial Relief Agency for Homeless Men	

The Southern Pacific, the Atchison Topeka & Santa Fe, the California Northwestern and the Northern Railroads refer cases of application for charity transportation to us.

Charities Endorsement Committee of San Francisco

1500 Jackson Street; Telephone, Franklin 709.

Andrew M. Davis, President

Fairfax H. Wheelan

Joseph D. Grant

Harris Weinstock

Representing the Merchants' Association

Sigmund Stern

Jessica B. Peixotto

Representing the Associated Charities

Rev. D. O. Crowley

Joseph C. Astredo

Representing the Charities at Large

Katharine C. Felton, Secretary

San Francisco Industrial Relief Agency for Homeless Men

30 Fell Street; Telephone, Market 4614

Thos. Richardson, President

Representing the Associated Charities

Barton S. Hays, Treasurer

Representing the Church Federation

Simon Anspacher

Representing the Hebrew Board of Relief

Dr. Langley Porter

Representing the Protestant Episcopal Church

A. B. Maguire

Representing the Roman Catholic Church

Harry R. Bogart, Secretary and Manager

Conference of Charities and Corrections

of the State of California

1025 Merchants Exchange Building, San Francisco

Dr. J. K. McLean	President
Ernest Brunck	Vice-President
Rev. J. B. Hannigan	Vice-President
W. Almont Gates	Secretary and Treasurer

EXECUTIVE COMMITTEE

Rev. J. K. McLean

Osgood Putnam

W. Almont Gates

Judge Curtis D. Wilbur

Mrs. Frances B. Lemon

J. C. Astredo

Mrs. J. M. Cushing

The President's Report

Osgood Putnam

The President of the Associated Charities of San Francisco presents this his report for the period of time from the year 1904 to the year 1910. The briefest mention will be made of the earlier years, and the report, except for certain statistics necessary for record purposes, will be confined to the last two years. I shall prefix certain schedules for the purpose of easy reference and not embody them in the report itself. First are set forth the Bureaus or departments maintained, with a brief explanation of their functions (these are full enough to constitute a guide to our whole work); then the officers, Boards of Directors, and Central Councils for the years mentioned. Next is placed the list of names of the members of the staff as at present constituted. It would unnecessarily cumber this report to make a complete record of the numerous changes in the staff during the period in question. Next in order is the list of children's societies that do their home-finding and child-placing work through the Children's Agency and the list of charitable organizations co-operating.

This report of the President will be followed by a series of reports from the members of the Central Council and the General Secretary and others of the staff. Lengthy as these reports are, they are brief and cursory as compared with the volume of work accomplished and the variety and complexity of the subjects involved. A very large part of the work must necessarily go entirely unmentioned and be inferred only by those familiar with organizations of this character.

My effort in this report of the work of the Associated Charities will be devoted to outlining (I) its theory or purpose, (II) its organization, (III) the history and growth of its activities, (IV) the results accomplished, closing with a statement of (V) its finances and the receipts and disbursements of the last year. I shall draw some contrast between the finances of the years 1909 and 1910, touch upon the income and present support, the prospective expenditures and to what sources we look to meet them.

I. THEORY OR PURPOSE

The most important thing that could be accomplished by this volume of reports would be to convey to the minds of a reasonable number of the members of this community a conception of the character of our work, its methods as compared with the old theory of alms-giving, long ago discredited among workers, but still inhering in the minds of the vast majority of people, and to convince them that it is to the interest of all concerned, those needing help, those seeking to give it, and those seeking to excuse themselves for not sharing the burden, that this work should be carried on in this modern method of so-called scientific charity. The giving of relief must be based upon knowledge or it will be harmful

to those helped. It is equally harmful to the giver if based upon sentimentality or a cowardice in refusing. Such giving is a mere attempt to relieve one's feelings instead of relieving the poor. No one who has sincerely and intelligently studied or taken part in the problems of the dependent can any longer doubt that relief only follows where wisdom filled with love, but unmoved by sentimentality, has pointed the way. It is useless to address oneself to the problem of the poor unless it is done at the inception with a view to the remaining years of the life of the individual in question, and in an endeavor to meet the questions that arise from his individual case, character, heredity, and environment all considered. Without preaching any particular gospel, the Associated Charities recognizes that the foundation principle that determines its methods is the same that controls or should control each of the other activities of life, whether it be the religious, political, or the commercial,—that is, each line of action in any given case is to be pursued with a single eye looking to the moral and spiritual good of the individual. You may protest that it is too high a standard to apply to the sufferer lacking food, or clothing, or work, or shelter; but the entire problem of the individual (and it is worse than fruitless to meet anything less than the entire problem) will not be solved unless these acute troubles are treated from a standpoint higher than the sufferer himself could, of himself, attain. It is not the province of a charity organization society, or, indeed, of a relief organization to attempt to overturn completely the laws of the survival of the fittest. If such an attempt were carried to its logical conclusion, the dependent, deficient, and delinquent would multiply indefinitely at the expense of the independent, the efficient, and the honest; but it is our duty to come to the assistance of those who stumble or fall in the race of life, to steady them, or to assist them to rise and take their place in the ranks, if it can be done without harm to their character, without weakening their will-power, and without lowering their spiritual standards; and to those few who have fallen and lie prostrate and beyond question have no longer the power of themselves to rise, we should give adequate care and help. It should not be our principle to relieve men and women from all distress and suffering, for out of such stuff is character made, and we should be more tender of the opportunities for spiritual growth than for the bodily cravings. Our time to step in is at that nice point at which the suffering, the distress, the poverty, the disappointment, the despair, is in danger of overcoming the individual and degrading him from a position of dignity to one of pauperism and beggary, or of crime. This point is more quickly reached as we descend in the scale of character or in age; and in the case of delinquent or dependent children, although the method still holds to some degree, the problem is almost changed, for the childish character would collapse under too severe an application of this principle.

The citizens of any community are entitled to hold an associated charities to the strictest pursuit of this method. They could in their wisdom,

albeit if they had it, justly resent the use of any method by a relief organization which kept or encouraged the poor in their poverty, or, indeed, failed to show an ability to diminish the poverty and dependency. We deal mainly with individuals who are hovering on the precipice that descends from independence to dependency. The proper treatment carries them safely back into independence and the wrong treatment lets them slip over the edge and gradually fall, first into poverty, then into pauperism and crime. If either is to be risked, let the poor man suffer hunger rather than fall in the scale of manhood. Let the character of the unformed child be given its natural opportunity to grow, presenting itself more tenderly to your care than that of the adult. Yet there are methods of treating the child that put his will and character into a straight-jacket, and if he be merely relieved of suffering and hunger and cold and be not further cared for, his will-power and individuality are stunted, and he becomes a prey in the future to the temptations that will later on degrade him into one of the many classes that require more or less permanent care and protection at the hands of the vigorous and efficient members of the community.

As a community grows larger the proportional number of cases of poverty becomes greater, but as an associated charities becomes more efficient, the proportional amount of money spent for relief should become less. In other words, looking to the principles enunciated, relief administered wisely, or refused in kindness as well as in wisdom, tends to decrease poverty. The person familiar with the modern method of handling these questions and who understands the processes now in use,—namely, of careful investigation at the home, of friendly visiting, of searching the records for the history of the case, of the conference of the social workers contributing each her experience toward working out the problem of the individual, taking into account his character, his antecedents, and his environment,—will agree with me that the more money spent in this way, the more radical will be the cure, and the less likely is it that the trouble will be recurrent; in a word, the more money spent upon these sides of the work in proportion to that spent in relief, the greater is the real relief accomplished, always assuming the ability of the social worker and her success, tact and resourcefulness and high spiritual helpfulness. A fraudulent charity or an inefficient one might profit by this principle to divert the funds to corrupt purposes or fruitless administrative expenditures, and fail in the results; but an efficient organization and one instinct with the true spirit of helpfulness will accomplish greater results by spending more time and labor and less money, and shrewdly learning how to teach the dependent to meet his own problem. The General Secretary once put it forcibly in these words:

"Efficiency in charity work depends largely upon having in the
"employ of the central charity organization a corps of experienced
"social workers, trained in a knowledge of local conditions, knowing
"the languages spoken by the poor of the city and thoroughly understanding how to deal with people in trouble, and the money spent
"for their salaries is money spent for social and spiritual services
"rendered, just as that spent for the salaries of missionaries and
"clergymen, and this expenditure is to be judged by the value of the
"work done and not by the amount of money relief distributed."

Our own record shows for the year 1909 \$95,000 spent for relief in money, food and clothing, and \$30,000 spent for all other purposes, including the educational and social service work, the salaries of the office staff and office expenses and the salaries of district nurses, social workers, the agents for placing-out and visiting the children, and the investigators. The year 1910 showed \$90,000 for relief and \$27,000 for the other purposes. In the Charity Organization Society of New York in the year 1907, I ask you to note the striking contrast as compared with us in the much less expenditure for relief in proportion to that spent for the other purposes. In 1907 the amount spent for relief was \$82,000; for all other expenses, salaries and wages, office expenses in the central office, the district offices, and the various bureaus of investigation, registration and employment, the bureaus for improving social conditions, abolishing mendicancy, etc., amounted to \$110,000. In 1908 the amount spent for relief was \$76,000, as against \$123,000 for the other purposes; in 1909 the amount spent for relief was \$90,000 as against \$125,000.

This is then the theory with which we work and the purpose we have in view, and our address to the public is to convince them of its wisdom and of their duty to support it, in kindness and charity if they are so minded, and, if not, then from the selfish principle of self-protection, for by any other method the problem of the poor will become an increasing one instead of diminishing as it should in conditions as favorable for self-support as are those in this city.

II. ORGANIZATION.

The formal organization of the Associated Charities is as follows:

(a) A Board of Directors with the usual officers, which represents the legal entity of the organization.

(b) A Central Council of sixty members at large (the officers of the Board of Directors being its officers) and ex-officio the Mayor, the Chief of Police, the President of the Board of Health, the Chairman of the Finance Committee of the Board of Supervisors, and the following delegates: one each from the Merchants' Association, Chamber of Commerce, Medical Association, Dental Association, Commonwealth Club, the Roman Catholic, the Protestant Episcopal, the Unitarian and the Jewish Church, and the Church Federation. The Central Council meets monthly, and is the governing board of the organization, determining all matters of every kind. The meetings are divided into two kinds—business meetings for the determination of questions brought before it and public meetings now generally held as lunches at the St. Francis Hotel, where more im-

portant reports are read, outside speakers are invited, and general discussion encouraged not looking to the passage of any resolution in regard to the matter involved. The attendance at these meetings has reached as high as four hundred and has been most useful in familiarizing the general public with our work and securing their co-operation. The subjects are of great moment and interest, as will be seen from some of the programs which here follow:

1909: April, "Cost of Adequate Relief," Mrs. M. C. Sloss; May, "State Board of Charities and Corrections," W. A. Gates; September, "Possibilities of Home Placing in Southern California," Herbert W. Lewis.

1910: April, "Ways of Caring for Dependent Children and Their Relative Efficiency as Determined by the Ideals of Modern Education," Prof. Richard G. Boone; May, "Treatment of Children," Dr. Harry Horn; "Physical Status of Children," Dr. Langley Porter, Dr. Adelaide Brown; July, Judge Deasy of the Police Court, Assistant District Attorney Becsey, Dr. Wm. Dorr, on "The Work of the Dependent Child and Delinquent Parent."

1910: December—Subject, "The Girl and the Play-Ground." 1. "The Play Spirit in Its Relation to Girl Delinquency," Miss Beatrice McCall, Probation Officer, Alameda County; 2. "The Play-Ground Made Practical for Girls," Miss Ethel Moore, member Play-Ground Commission, Oakland; 3. "What Los Angeles Is Doing," Mrs. Willoughby Rodman, member Play-Ground Commission, Los Angeles; 4. "What San Francisco Ought to Do," Mr. J. C. Astredo, member Play-Ground Commission, San Francisco.

1910: October—Program in charge of Certified Milk Fund of the Association of the Collegiate Alumnae; Mrs. A. E. Graupner, Chairman. Five-minute talks on: 1. "International and National Movement for the Prevention of Infant Mortality," Dr. Adelaide Brown; 2. "The Preliminary and Convalescent Care as Carried Out by the San Francisco Maternity," Dr. A. B. Spalding; 3. "Development of Modern Methods in Infant Feeding," Dr. E. C. Fleischner; 4. "Boarded-Out Babies of the Babies' Aid and the Babies' Clinic," Dr. Anna E. Rude; 5. "The City's Child Kept Well," Dr. Langley Porter.

In the interval between the business meetings the powers of the Central Council are delegated to and performed by the Executive Committee.

(c) Staff: In 1908 the Associated Charities was able to purchase a lot and construct its own building, consisting of two storeys. Here are situated the staff of workers (page 14), the General Secretary having the right to name her assistants, subject to the approval of the Central Council. The entrance room is occupied by a person in charge, who directs to the proper department, whether it be to any one of the following rooms, to-wit: General Secretary's, Business Manager's, Application Room, Cashier's Office, Record Room, Childrens' Agency, Investigators', or Employment.

(d) Bureaus: The Bureaus which complete the organization have been discussed heretofore and placed for ready reference on pages 5 to 8.

AMERICAN NATIONAL RED CROSS

An important potential feature of our work is the Institutional Membership in the American National Red Cross. As the Associated Charities gave over its entire office staff to the American National Red Cross at the time of the great fire in 1906, and gradually, as that organization withdrew, came again into being, passing through the stage of superintendent of relief for the Red Cross in 1907, and in 1908 and 1909 acting

as trustee of the administration of relief given, till, in 1910, the Associated Charities stood upon its own feet; so in this way the American National Red Cross became familiar with our work, and with growing confidence finally addressed to us the following letter:

President

William H. Taft

Chairman of Central Committee

Major-General George W. Davis, U. S. Army

THE AMERICAN NATIONAL RED CROSS

Washington, D. C.

April 12, 1910.

Miss K. C. Felton,

Secretary the Associated Charities,

1500 Jackson Street, San Francisco, California.

Dear Madam: The National Relief Board of the American National Red Cross has, in accordance with Section 15e of the By-Laws, nominated the Associated Charities of San Francisco for Institutional Membership in the Red Cross.

The Central Committee, being convinced by due inquiry that this society maintains a high standard of efficiency in the conduct of its affairs, that it possesses the confidence of its community, and that it is capable of complying with all the conditions essential to the discharge of the duties of an Institutional Member, as prescribed in the By-Laws and as defined in the Regulations and Statement of Standards, herewith enclosed, has approved the nomination and hereby invites the Associated Charities of San Francisco to become an Institutional Member of the American National Red Cross.

A reply at the earliest date consistent with the society's rules of procedure will be appreciated.

Very respectfully,

GEORGE W. DAVIS,

Chairman Central Committee.

The Associated Charities accepted this invitation to membership. The character of the membership is described in the By-Laws of the American National Red Cross as follows:

"Sec. 30. (a) Upon the occurrence of a great calamity requiring immediate and unusual measures of relief, the National Director, as soon as practicable, shall proceed to the locality and direct relief operations. Pending his arrival, the Institutional Member, subject to the regulations formulated by the Central Committee, shall take such action as the circumstances warrant. An Institutional Member shall not be required to collect funds or supplies for Red Cross relief or to act in any other capacity than as agent in the application of relief.

"(b) Upon call from the National Director, an Institutional Member, to the extent of its ability, shall send one or more trained agents to assist in Red Cross emergency relief work in any part of the United States. The necessary traveling expenses and compensation of such agents shall be paid by the Red Cross.

"(c) On December 1st of every year each Institutional Member shall report its work, as such member, to the National Relief Board.

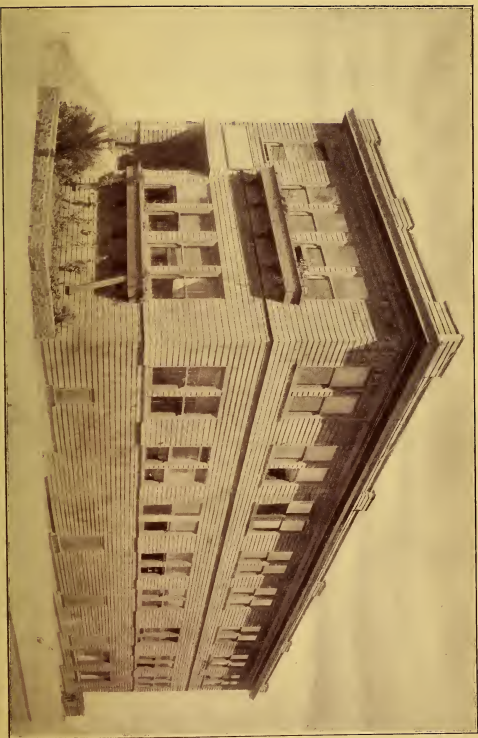
"(d) Each Institutional Member is entitled to be represented by one delegate to any meeting of the Board of Incorporators. The duties of such delegate are described in Sections 1 and 17 of these By-Laws."

III. HISTORY AND GROWTH OF ACTIVITIES

The history of the activities of the Associated Charities since the issuance of the last report must not be attempted. History with the Associated Charities has always been making faster than the making of any record, even a contemporary record, and an attempt to pick up the threads of the past at this time would weary the reader and tax the writer beyond his powers. The first two years of this report, which were the two years before the fire, represented the continuance of the life of the organization in its old form as a strictly charity organization society. The membership had increased but slowly from 575 in 1903 to 731 at the time of the fire, 1906. Its total expenditures were about \$6,000. It had run something over two years with Miss Felton at its head, and the work under her guidance had already taken a wider scope and assumed an essential relation to the needs of the community; and it may here be said that the growth, expansion, and usefulness of the organization has been due in the main to the remarkable ability, the grasp of the community's needs, the creative thought and tact of our General Secretary. All further efforts to convince the community that we were a charity organization society and not a relief-giving organization, which we preached early and late, was now defeated by the great catastrophe of 1906. We had attempted to impress the distinction in season and out of season, but the fire destroyed our very foundation, as it did those of the buildings of San Francisco. If, logically, we were forbidden to assume the function of relief-giving, circumstances compelled us, and the Red Cross and Relief Society completed our metamorphosis. We became their agents for investigating and relieving the needy, and, even at this time, five years after the fire, our expenditures have not fallen much below \$100,000 a year.

After the fire our first meeting was on June 1, 1906, at the Hamilton School, where were the Red Cross headquarters; and, although maintaining our identity, we had little more personality than is implied in that term, and our effort was directed merely to keeping alive, waiting for the time that we knew would come when we were again revived to our normal activity. When that time came we knew the work would come in much greater magnitude than ever before. We were always confident that this work would naturally fall to us and that the Relief and Red Cross and the community in San Francisco would intrust it to us.

We, the Associated Charities,—that is, in the persons of its members,—were then put to school to learn our lesson under the control of the Red Cross, and only in that way could we have succeeded in fitting ourselves for the present great work that is being carried on. As soon as the fire had swept the city a band of our workers gathered and immediately volunteered under Dr. E. T. Devine, and week by week others, both of the Central Council and of the office force, went into this work of relief, serving the city as individuals, but always loyal to the thought of the Associated Charities. Out of the noble devotion of the men and women



Associated Charities Building, corner Jackson and Larkin Streets

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in those days came the opportunity for forming a staff of workers and of drilling them to the work, and this it was that finally, as the years rolled by, enabled our general secretary to gather and train an experienced and able and devoted band for the work which is still heavy on our hands. On June 1, 1907, we changed our relationship to the Relief and Red Cross, or, to put it in other words, we re-established our identity and individuality by moving to separate quarters at the corner of Polk and Jackson streets, thus becoming again in outward form and function the Associated Charities of San Francisco. Although we still depended upon the Relief and Red Cross for a large part of our funds for relief, this day marked the assumption by us of our old responsibilities. From the way we administered these funds there took root and grew a confidence in us on the part of the Relief and Red Cross. Thereafter, on May 1, 1908, we built and moved into our own Associated Charities Building on Larkin and Jackson streets. From that time we have become in effect the successors of the Relief and Red Cross, and have been forced to undertake the responsibilities of a general relief agency, and these responsibilities can no longer be refused or escaped.

It should be made especially clear that, while we are compelled to assume these obligations, we still have as our basis the "charity organization" idea. It is the general tendency of the individual and of all charities and churches in proportion as the central charity organization is a strong one, to let that organization do the charity work of the community. My conception of the proper function of an associated charities—that is, of the center of the scientific charity idea—is continuously to resist this tendency and to press back this work upon the individual charities, upon the churches, and upon the neighborhood, and to the very door of the citizen who seeks to relegate the work entirely to us, but to bring to him at the same time the new idea of co-operation with the Associated Charities and of investigation through it. Responsibility, personal labor, and individual self-sacrifice should not be taken from a man and entirely assumed by the large and impersonal charity organization society. On the contrary, yielding to this tendency would, if carried to its logical conclusion, subtract all real charity from the heart of the individual and dehumanize him, and make him a stranger to his brother's needs,—a greater catastrophe than unrelieved suffering,—for only by his own interest and personal devotion to the helpless is his own heart kept warm and his character expanded.

As a money-problem alone the Associated Charities would be unable to cope with the want and distress in the city were the relief organizations, churches, and individuals to look solely to it. Only with the natural call upon these bodies fully met by them will the Associated Charities be able adequately to meet its share of the needs of the situation that will inevitably come to its doors.

So it becomes our duty and one of our functions to foster worthy and efficient charities, to raise the standard of charities, (for which work of

criticism we are better fitted in that we are in a position to compare one with another), to discourage charities that are either unworthy or inefficient, and as occasion demands to bring into existence new charities, to devise and put into effect necessary legislation, to encourage conferences of all charities in the city and in the State, and generally to form a center where all the powers and forces of charities and charity workers can be focused for mutual strengthening.

Tuberculosis

All dependency due to tuberculosis of course has fallen to the lot of the Associated Charities, but on June 25, 1908, there was organized in San Francisco the "San Francisco Association for the Study and Prevention of Tuberculosis." This organization co-operated with us, and through us most of the money expended for relief was administered. It has been determined that the said society shall do its own relief work under a plan of co-operation with us. The plan as determined by the two organizations is here set forth:

Plan agreed upon between the San Francisco Association for the Study and Prevention of Tuberculosis and the Associated Charities for the Administration of Relief of Tuberculous Patients

I. The San Francisco Association for the Study and Prevention of Tuberculosis shall undertake, as a distinct department of its work, the relief of tuberculous patients, and shall raise money needed for this purpose.

II. The San Francisco Association for the Study and Prevention of Tuberculosis shall appoint, from its own members, a Relief Committee of twelve, from which a sub-committee consisting of a chairman and three members shall be appointed to act as an Executive Committee to hold meetings for the purpose of deciding on applications for relief.

III. All applications received from families where dependence is caused by tuberculosis shall be referred to the Associated Charities for investigation and report.

IV. The Relief Committee of the Association for the Study and Prevention of Tuberculosis shall deposit with the Associated Charities a small revolving fund to meet emergency needs. This shall be paid out at the discretion of the Associated Charities and accounted for monthly to the Relief Committee of the Tuberculosis Association.

V. All cases requiring more than emergency relief shall be presented to the Relief Committee at its meeting, with a report from the Associated Charities. Whenever the Associated Charities finds that the suggestion made by the attending physician cannot be favorably recommended, the physician shall be notified of this fact and given the opportunity either to appear before the Relief Committee or to send a written statement showing his reasons for differing from the Associated Charities. The decision as to giving or withholding relief in this case as in all others shall rest absolutely with the Relief Committee of the Tuberculosis Association, the Associated Charities being responsible only for its own investigation.

VI. It is understood that the Associated Charities will first try to raise, from relatives, friends or special relief societies, the money needed for relief before applying for aid from the funds of the Tuberculosis Association.

VII. When a grant is made to any family, unless otherwise ordered by the Relief Committee, it shall be placed in trust with the Associated Charities and administered through its office,—this in order to relieve the Tuberculosis Association of the necessity of establishing a department for the administration of relief,—but it shall be given under the conditions laid down by the Relief Committee.

VIII. The responsibility of the Tuberculosis Association ceases with the death of the patient suffering from tuberculosis. Any subsequent relief needed by the family will be met directly by the Associated Charities.

Co-operation

Only by a co-operation that grows till it includes every organization and individual shall we finally become fully effective in our work.

We have taken one further step in this matter by developing plans to secure closer co-operation and to arrange for the registration with the Associated Charities of all applicants appealing for relief.

In September, 1910, the Associated Charities invited the principal relief organizations of the city to meet and consider plans for a closer co-operation. Invitations were sent to the following organizations, most of whom responded either by sending representatives or by expressing by letter their sympathy with the movement:

List of Relief and National Societies of the City invited by the Executive Committee of the Associated Charities to become members of the "Conference of Relief Organizations of San Francisco."

Relief Societies:

Mizpah Charity Club
The Helpers
Catholic Ladies' Aid Society
Society for Christian Work
Doctors' Daughters
Danish Ladies' Relief Society

Ladies' Relief Society of the Russian Church
Ladies' Relief Society of the Italian Catholic Church
Circolo Regina Margherita
St. Vincent de Paul Society

National Societies:

Italian Benevolent Society
Swedish Relief Society
Swiss Relief Society
Norwegian Relief Society
Hebrew Board of Relief
St. Andrew's Society
German General Benevolent Society
Ladies' German General Benevolent Society

British Benevolent Society
French Ladies' Benevolent Society
Belgian Benevolent Society
Austrian Relief Society
Madrid Mutual Benevolent Society
Finnish Relief Society
United Finnish Sisterhood

At this meeting the following resolutions were passed:

Resolved:

I. That all cases being assisted by any one of the societies shall be registered in a confidential file kept by the Associated Charities.

II. That each society shall designate some one of its members through whom all business with the Associated Charities shall be transacted; that the person so named shall be considered a delegate to the Associated Charities and shall represent his society at all general meetings of the charity workers of the city; that it shall be the duty of this delegate to see that all cases aided by his society are registered with the Associated Charities, and that he shall be consulted in all cases in which the co-operation of his society is desired.

III. That a special committee shall be appointed, made up of the secretaries of the societies represented at this meeting, to inquire into the cost of living in San Francisco and suggest to a subsequent meeting a standard which can be used by all relief societies as a basis in supplying their families with wholesome and nourishing food in adequate amounts.

A second meeting was held on October 10, 1910, and another meeting will be called either in February or March of 1911, at which time it is hoped that the resolutions just referred to will have been accepted by all the societies represented. As a result of the first meeting, the following societies are already registering with the Associated Charities:

Mizpah Charity Club
The Doctors' Daughters
The Society for Christian Work
German General Ladies' Benevolent Society
German General Benevolent Society
French Ladies' Benevolent Society
Italian Relief Committee and Bureau for Immigrants

Suggestions for Future Activities

The Work Test:

With the assistance of the Associated Charities, this has been applied in the form of a woodyard. (See page 8.) This may prove to be ample for the present, but it is likely to require in the not far distant future the work farm.

Friendly Visiting:

The writer has always considered this a most important part of the work, but the opportunity to introduce and develop it has not occurred till recently. It should be enlarged many fold, and is in itself a partial answer and corrective to the self-defeat and loss to the individual that he sustains in sending all that apply to him to the Associated Charities, thereby turning his back on the duty that confronts him and shifting his burden upon the Associated Charities and losing the opportunity for the cultivation of his own charitable instincts. A logical remedy, not altogether impracticable, would be for each one sending a person in distress to the Associated Charities to enroll himself as a friendly visitor to the case he sends.

Provident and Loan Bank:

Much suffering could be avoided were this well-known form of relief established in San Francisco. It should be a properly constituted bank, whose patrons should be not alone the poor or the dependent, but all earners of small wages who need encouragement in saving and those needing occasional loans at a low rate of interest.

"An emergency in the economy of the wage-worker whose earnings range below \$100 a month cannot be met through the fiscal agencies that satisfy the similar demands of men of larger income. His only recourse, in lack of willing friends or of others charitably inclined, is to one of a group of the following agencies: the pawnbroker, the salary loan company, or the broker in chattel mortgages." He should have within his reach, recourse to a properly constituted provident and loan bank.

A Charity Periodical:

There should be some periodical, possibly more than one, printed by the organization. At first it might be begun as a monthly bulletin of confidential communications to its members, but a brief bulletin should soon be published not oftener than once a month and placed in the reach of all citizens to keep them in touch with the charity problems.

We are much in need of a closer relation to the great body of the citizens and the merchants. We should deserve and seek the recognition of the governing bodies of the municipality and its officers and assume an actual civic function in the city's organic life. There has been much advance along these lines, but it must be greater. We are fast becoming the approved agent for the city in its child work. The courts listen to us and especially does the Juvenile Court co-operate with us.

District Attorney Charles W. Fickert and his deputy, Roland Becsey, have rendered us valuable service and devoted time and labor in behalf of children taken from their parents for cruelty, enabling us to have such children adopted without the parents' consent.

IV. RESULTS

Under this large and pretentious heading an apology should be at once pressed to your attention, namely, that no statement of results is here intended in any full sense, but the endeavor is to group together a few statistical tables that are somewhat impressive and significant of the work accomplished in a single year by the Associated Charities. A perusal of the entire reports in this volume would barely serve to give you a hint of the full results, results that cannot be scheduled or tabulated.

The record room shows the following brief statistics of applications, visits, relief given, etc.:

Analysis of 900 Cases of Adult Dependents

An analysis of some nine hundred cases of adults in the year 1910 has been made as to causes of poverty, the conditions of those relieved, the purposes of the relief, and the final condition of the cases at their close. In the first table, "Causes of Poverty," I have placed in a second column for comparison the parallel figures deduced from one thousand cases analyzed in Chicago.

Causes of Poverty

(Several causes often co-exist, hence the total is greater than 100 per cent)

	Chicago per cent	San Francisco per cent
Illness	39.	62.22
Temporary lack of employment . . . . .	...	20.11
Low earning capacity of wage-earner . . . . .	...	15.22
Intemperance	12.4	13.
Failure of husband to support	15.7	10.77
Shiftlessness . . . . .	...	6.44
Old age	12.5	5.99
Mental peculiarity . . . . .	...	5.11
Death of bread-winner	34.9	4.99
Failure of relatives to support . . . . .	...	4.
Brutality . . . . .	...	3.99
Immorality . . . . .	...	2.33
Dishonesty . . . . .	...	2.11
Unadaptability . . . . .	...	1.99
Insanity (3.8 includes mental peculiarity above)	3.8	1.66
Ignorance of English language . . . . .	...	1.55
Imprisonment of bread-winner . . . . .	.7	1.44
Failure of business . . . . .	...	.55
Losses of property . . . . .	...	.11

Marital Condition

	Per cent
Normal families	50.21
Widows	21.77
Deserted wives	10.22
Single men and boys	6.22
Single women and girls	5.88
Widowers	2.
Unmarried mothers	1.44
Divorced . . . . .	.33
Deserted husbands . . . . .	.22

<i>Purposes of Relief</i>	<i>Per cent</i>
Care during illness	47.2
Support during unemployment	9.1
Emergency relief	14.6
To supplement pension and income of women	6.3
To support family during imprisonment of bread-winner	1.
Milk for babies and food for delicate children	10.8
Medical relief	2.9
Transportation	2.7
Business	1.1
Housing	1.
Dentistry .....	.3
Care of aged	3.

<i>Duration of Relief</i>	<i>Per cent</i>
Intermittent relief or single grant of relief	54.55
Substantial grants	1.55
Continuous relief:	
1 month	10.66
2 months	8.66
3 months	6.33
4 months	4.55
5 months	2.77
6 months	2.
7 months	1.55
8 months .....	.66
9 months	1.66
10 months	1.77
11 months .....	.66
1 year	2.33

<i>Nationality</i>			
	Per cent		Per cent
American	36.1	Chilian .....	.22
Irish	14.	Polish .....	.22
Italian	8.55	Finnish .....	.22
Mexican	6.77	Greenland .....	.11
German	6.77	Chinese .....	.11
Spanish	5.66	Russian .....	.11
English	5.22	West Indian .....	.11
Porto Rican	3.33	Panama .....	.11
French	2.55	Alsatian .....	.11
Swedish	1.66	Belgian .....	.11
Scotch	1.44	Holland .....	.11
African	1.11	Bavarian .....	.11
Danish	1.	Peruvian .....	.11
Syrian .....	.66	Scandinavian .....	.11
Austrian .....	.66	Hawaiian .....	.055
Norwegian .....	.44	Portuguese .....	.055
Swiss .....	.44	Nova Scotian .....	.055
Canadian .....	.44	Armenian .....	.055
Hungarian .....	.33	East Indian .....	.055
Central American .....	.22	Undetermined .....	.505

Current—	Condition of Cases When Disposed of	Number
	Totally dependent for indefinite period	39
	Partially dependent for indefinite period	94
	Under supervision with occasional relief	78
	Temporarily dependent	48
		<hr/> 259

Closed—		
	Self-supporting when closed	295
	Should be self-supporting	125
	Should accept institutional care	40
	Sent to institutions	65
	Care accepted by relatives	71
	Transferred to other societies and partially dependent.....	45
		<hr/> 641

	Restatement in Percentages	Per cent
Current		28.8
Self-supporting		32.8
Refused further help		18.2
Transferred entirely to other societies		5.
Care accepted by relatives		8.
Sent to institutions		7.2

Patients Sent to Hospitals

(This table includes patients sent to hospitals under arrangement with Red Cross and children sent to the country, but does not include the many cases sent through City Emergency Hospital.)

	Number
Hospital for Children	58
University of California Hospital	48
St. Luke's Hospital	22
St. Thomas's Hospital	46
German Hospital	15
Lane Hospital	38
San Francisco Lying-in Hospital	24
Florence Crittenton Home	4
St. Francis Hospital	3
Buena Vista Sanitarium	1
Sanitariums for tubercular patients	50
Hill Farm	89
	<hr/> 398

Children Under Care of Children's Agency, 1910

Of the four hundred and thirty-seven children under charge during the year 1910, there follow certain tables showing the source, character, disposition at the outset, and ultimate disposition of these children:

Disposition:

	Number
Children boarding in private families	233
Children boarding with their own mothers	143
Children boarding in institutions	24
Children boarding with relatives	12
Commitments held for legal control only	25
Total number	437

Ages	Boys	Girls
Under 18 months	45	31
18 months to 5 years	74	71
5 to 12 years	82	95
Over 12 years	8	31
	209	228
		209
Total		437

Religions:

Catholic	299
Protestant	113
Hebrew	4
Foundlings	8
Unknown	13
	437

Year Received:

1907	11	1910	199
1908	48	1911	39
1909	140		
			437

Parentage:

Boarding with their own mothers	10
Boarding in private families	56
In institutions	1
Legal control, only	3
Total illegitimate	70
Foundlings	8
Legitimate children	359
	437

Nationalities:

American	115	Scotch and American	6
Irish	31	Swedish and American	4
German	16	Swiss and American	4
French	18	Norwegian and American ...	2
Italian	41	English and American	7
Spanish	18	Mexican and American	7
Swedish	11	Greenlander and American...	2
Polish	6	Polish-American and Ameri-	
Scandinavian	3	can	4
English	3	Irish and Dutch	1
Slavonian	4	Irish and German	5
Porto Rican	5	Irish and French	2
Austrian	3	Irish and Italian	4
Finn	4	German and Italian	3
Danish	1	German and Scotch	1
Norweigan	3	German and Mexican	5
Irish-American	26	German and Hawaiian	2
German-American	26	German and South African..	2
Italian-American	2	Armenian and English	4
Spanish-American	2	Greek and Mexican	1
Canadian-American	2	Chinese and Mexican	1
Portuguese-American	4	Indian and Spanish	1
Irish and American	4	English and Spanish	2
German and American	7	Swedish and Finn	2
French and American	1	Central American	1
		Foundlings	8

437

Eligibility for Adoption:

Eligible for adoption	43
Should be declared eligible for adoption by court	58

Not eligible for adoption:

Because of legal status	132
Because of physical condition	19
Because of mental condition	2
Because of lack of training	5

Boarded-Out Children

259

How Supported:

Mother pays entirely	11
Mother pays partly	27
Father pays partly	7
Father pays entirely	7
Both parents pay entirely	2
Relatives pay entirely	1
Relatives pay partly	8
Mother pays irregularly	1
Father pays irregularly	1
Other societies pay entirely	1
Other societies pay partly	3
Associated Charities partly	92
Associated Charities entirely	6
Associated Charities partly and other societies partly	8
County pays entirely	50

225

Foundlings:	Carried forward.....	225
State pays entirely	4	
State pays partly and Associated Charities partly.....	2	
State, County, and Associated Charities pay partly.....	2	
		8
		233
Children boarded with their own mothers—paid entirely by County	143	
Children boarded with relatives—paid entirely by County	12	
Children boarded in institutions—paid entirely by County	24	
Children held for legal control only—no payment.....	25	
		204
		437
Children committed to Children's Agency by Juvenile Court— From January 1, 1910, to January 1, 1911.....	241	
Still under care of Agency	165	
Closed Cases:		
Returned to relatives	26	
Placed for adoption	8	
Referred to parents or relatives for support.....	19	
Transferred to other societies	11	
Pension no longer necessary	11	
Died	1	76

V. FINANCES.

241

It is deemed unnecessary to set forth the financial statistics for the whole period in question, and this report is confined to the receipts and disbursements of the last year and a comparison with the year before.

Audit

As soon as the Associated Charities had become again a separate organization on June 1, 1907, its financial system was revised and its accounts expeted, and the whole system brought up to the most modern methods of careful bookkeeping by proper filing of vouchers, taking of receipts and the use of the voucher check. The accounts for the last year are yet to be audited, but for the previous years such accounts were audited, and especially for the years 1908 and 1909, and found correct by Herbert M. Brace, Certified Public Accountant, Chronicle Building, San Francisco, who volunteered this work at a great personal sacrifice of time. He also improved and devised our present system, for which the most cordial thanks of the Society are due to him. The affairs of the Society have so grown that to-day they require something like the drawing of four thousand checks a year, and many of the checks represent fifty to one hundred transactions. I append at this place the receipts and disbursements, set forth in a form as far as possible free from technicalities and easily understood. They are, it is needless to say, exactly as the books set them forth.

Receipts—1910

Balance on hand January 1, 1910	\$17,491.95
Relief and Red Cross Funds (a corporation)	51,481.01
City and County of San Francisco	38,407.74
Refund by Babies' Aid	3,262.60
Membership dues	96.00
Donations	1,622.65
"Examiner" Thanksgiving Edition	19,574.96
Regular contributions from other sources	1,119.92
Phoebe A. Hearst Nursing Fund and Crocker Trust Fund	2,060.00
Revolving Fund	2,816.71
Associated Charities Pensions (contributions from different societies and individuals)	3,817.85
Parents or relatives	4,347.33
Sum for certified milk raised by Collegiate Alumnæ	1,195.45
Miscellaneous	2,545.05
Total Receipts	\$149,839.22

Disbursements—1910

Cash relief (exclusive of children)	\$ 9,715.98
Relief in kind (groceries, clothes, meat, milk, etc.)	17,153.56
Pensions (from Red Cross Trust Funds, administered by Associated Charities)	8,296.88
Associated Charities Pensions	3,294.10
Housing, employment, etc.	2,442.12
Salaries of office workers	5,205.30
Salaries of social workers	8,174.75
Salaries of trained nurses	1,836.40
Stationery, carfare and stamps	2,210.54
Fuel, lighting, water, telephone and sundries	665.61
Repairs to building	901.37
Board, clothing and other expenses for children cared for by Associated Charities (including certified milk fund)	50,633.49
Salaries, traveling and other expenses of Home-Placing and Boarding-out Departments of the Children's Agency	6,675.90
Advances to Babies' Aid for care of babies	3,238.90
Revolving Fund	2,054.71
Total Disbursements	\$122,499.61
Balance on hand December 31, 1910	27,339.61
Total receipts	\$ 149,839.22

Balance on hand distributed as follows:

Mutual Savings Bank	\$ 600.00
First Federal Trust	600.00
Savings Union Bank of San Francisco	652.43
First National	5,651.86
Bonds:	
Mary Kohl Pillsbury Fund	2,040.00
Julia Ann Cahill Fund	1,000.00
Red Cross Pensions	5,000.00
Other bonds	11,795.32
	\$27,339.61

Here is added a statement of the book balances as rendered technically by our Cashier as of December 31, 1910.

Balances and Overdrafts, December 31, 1910, as taken from the books

Fund	On hand	Overdrawn
1. Administration		\$ 6,067.81
2. Nurses		126.40
3. Red Cross Pensions	\$ 7,472.76	
4. Children's Agency		3,404.95
Children's Fund		7,715.76
5F. Foundlings		1,632.70
5M. Extras for foundlings		70.25
Clothing	37.00	
9. Hospital	70.20	
10. Associated Charities Pensions.	1,464.27	
13. Relief and Red Cross donation	15,000.00	
14. Revolving		794.77
Christmas tree	2.75	
1911. General Fund	775.00	
Mary K. Pillsbury Legacy	2,500.00	
Julia A. Cahill Legacy	1,000.00	
"Examiner"	19,919.31	
	<u>\$48,241.29</u>	
	19,812.64	\$28,428.65
		<u>\$19,812.64</u>
Relief and Red Cross Appropriations:		
21F. Confidential		\$ 150.00
41B. Nov. supplies	\$ 323.33	
41C. Nov. administration		1,186.03
42B. Dec. supplies	947.41	
42C. Dec. Administration		1,215.36
42D. Dec. cash relief	191.61	
	<u>\$ 1,462.35</u>	
Overdraft		1,089.04
		<u>\$ 2,551.39</u>
On hand	\$27,339.61	

Money Received from and Administered for Relief and Red Cross Funds

(For grants of over \$50 to each case, called "pensions")

The magnitude of the work of the Associated Charities, as well as its character, will be further displayed by the table below of the money received from the Red Cross, from the first appropriation they made to us till the close of our administration for them.

Receipts:

July 1, 1906, to July 1, 1907	\$146,307.15	
July 1, 1907, to December 31, 1909	44,596.51	
December 31, 1909, to August 1, 1910.....	8,327.00	\$199,230.66

Disbursements:

July 1, 1906, to July 1, 1907	\$ 58,955.61	
July 1, 1907, to December 31, 1909.....	123,545.78	
January 1, 1910, to August 1, 1910.....	6,454.60	188,955.99

Miscellaneous relief under \$50—administration,
housing, unemployed, etc.—July 1, 1907, to
August 1, 1910

\$232,069.99
199,230.66

Total for all purposes \$431,300.65

Children's Work for 1910

The children's work for 1910 has grown in volume of money because the number of children has grown, as set forth in the tables below. The net cost therein mentioned (\$10,668.18) represents the amount that the children cost the Associated Charities in excess of the sums of money that come from the sources mentioned. During a large part of the time the board of the children regularly cost us more than the amount allowed therefor by the City and County of San Francisco. It is possible that this net loss to us may be diminished. The Native Sons and Daughters may further enlarge their work and relieve us from the salary of one of our children's visitors.

Receipts:

Children's Work—

City and County of San Francisco	\$ 33,827.53
Parents and relatives	4,332.33
Collegiate Alumnæ (certified milk)	2,207.42
Subscriptions	360.00

Children's Agency—

Donations and subscriptions	1,119.73
Salary and expenses of nurse	1,200.00
Salary of visitor and expense	510.00

Total receipts \$ 43,657.01

Disbursements:

Board of committed children, or children for whom parents pay in full or part	\$ 44,922.30
Board of children paid for entirely by Associated Charities	1,105.43
Extras charged by mothers	1,139.97
Drugs	281.12
Clothing bought by office	354.22
Refund to city (payments made by parents in excess of amount paid by Associated Charities)	623.03
Certified milk	2,207.42
	<u>\$ 50,633.49</u>
Administration (clerk, stenographer and two visitors)	6,675.90
Total disbursements	<u>\$ 57,309.39</u>
Net cost	<u>\$ 13,652.29</u>

Note.—Unpaid warrants due from the city amounting to \$2984.11 leave an actual net cost of \$10,668.18.

Comparison of Receipts and Disbursements, 1909 and 1910.

Receipts:	1909	1910
Red Cross	\$ 87,000	\$ 51,000
City	16,000	38,000
State	1,000	3,000
Money raised by Associated Charities.....	17,000	39,000
	<u>\$121,000</u>	<u>\$132,000</u>
Disbursements:	1909	1910
Grants over \$50	\$ 22,000	\$ 11,000
3 nurses	3,500	3,500
18 office and field staff	21,000	
13 office and field staff		17,000
Housing and unemployed	15,000	2,500
Relief, general	19,000	} 27,000
Relief, tuberculosis	12,000	
Sundries		5,500
Children's work—		
Staff	5,500	6,500
Expenses	27,000	50,000
Total	<u>\$125,000</u>	<u>\$123,100</u>

The above schedule is stated in round numbers. It shows a number of important facts in regard to the work itself of the Association. The Trustees of the Relief and Red Cross Funds had given us due notice that their appropriation to us would diminish, and that in the year 1910 they would cease any longer to appropriate money for our work. The work of the Red Cross was the administration of the great relief work of

the fire days, in which they distributed some nine millions of dollars. The Trustees have believed, with due consideration for all concerned, that four years was the period over which the need for relief from the suffering caused by the fire could extend. This, of course, is in no full sense true, but the poverty and suffering cannot now readily be directly traced to the fire, and at some period it is evidently necessary for the community to assume its own responsibilities. This still works great hardship upon the needy and equally upon the community, for all alike need rehabilitation. The charities are without full support, the business men only partially re-established, and the poor poorer and the sick in greater suffering than before the 18th day of April, 1906.

The first parallel figures above indicate a rapid decrease in the appropriation from the Red Cross, and such appropriation has now altogether ceased, and we must look to the community instead. The great increase of money paid to us by the city from \$16,000 to \$38,000 does not represent a greater income, except in the sense that a larger number of children are placed in our hands for care. There is a deficit which we must pay over and above this \$38,000 received from the city of about \$10,000 in the single year 1910. The money raised from all other sources shows an increase of \$22,000. This represents the attempt upon the part of our organization to raise by our own effort the deficit caused by the smaller appropriations of the Red Cross. This effort was concentrated in the Thanksgiving edition of the San Francisco "Examiner," proceeds of which were donated by its owner, William R. Hearst. The sum of \$20,000 was realized from this single edition, but this money was by no means easily raised. It involved the work over a long period of a committee of the Association, together with a veritable army of assistants numbering something like eighteen hundred, who volunteered their services in procuring highly paid advertisements, in selling at high figures single copies of the newspaper and generally distributing it for special sale in many hundreds of places throughout the city. No great reliance could be placed upon this method of raising funds. The effort is too great, and the opportunities of so marked a character too rare.

Turning to the disbursements, the pensions or grants of over \$50 and not more than \$300 to an individual case, have decreased by \$11,000, but, with the withdrawal of the Red Cross, this adequate and efficient method of assistance must be altogether abandoned, unless exceptional and unexpected sums are raised to carry on the work. Sufferers from the fire hitherto uncomplaining have in many cases struggled along to this time without asking aid, and now, for the first time, apply for rehabilitation. There ought to be a fund to meet the cases of such self-respecting people.

The Children's Work shows the increase due to the greater number of children. The expense of the district nurses continues the same, while that of the children's agents, with the greater number of children to care for, has increased \$1,100, but hardly in proportion to the greater work. In view of the decreasing income, we have had to decrease the

staff from eighteen to thirteen. Little do the public know of the self-sacrificing work of the members of this staff. Over-work and over-hours is the rule and not the exception, and the remuneration is distinctly below equal efficiency in other kinds of work. This decrease of the staff represents an additional unjust burden on shoulders carrying already too much. In 1909 we were still doing considerable work in housing as a result of the earthquake and fire days. There were still twenty-four camps in 1909, some four thousand shacks, representing about sixteen thousand people, but none of them on public land, but on vacant or leased lots. In this work we expended \$15,000, which decreased to \$2,500 in the next year.

Future Income

The income that may be considered pledged for the coming year is as follows:

The William R. Hearst nurse, per month.....	\$70
Mrs. Phoebe Hearst, per month	10
The Mary A. Crocker Fund nurse, per month.....	70
Mary A. Crocker Fund, per month	10
Miss Ellen Chamberlain, for nurse, per month.....	100
For work of Children's Agency, Mary A. Crocker Fund, per month..	25
Boys and Girls Aid Society, per month	41
Doctors' Daughters, per month	5
Society for Christian Work, per month	10
West Oakland Home, per month	5
Ladies' Protection Relief of Oakland, per month.....	5
Ladies' Protection Relief of San Francisco, per year.....	200

Rent of hall in Associated Charities Building (uncertain).

The City and County of San Francisco pays \$11 for each child from the Juvenile Court. The State of California pays \$6.25 for each half orphan, and for foundlings \$12.50. The parents of the children contribute something towards their support, in 1910 about \$4,000.

Membership dues:

The collection of membership dues has not been taken up since the fire, but this will now be done and an effort made greatly to increase the number and per capita amount. At the time of the fire our total membership was about 731. If the community understood its obligation and were aware of the character of our work, it should respond at once with a membership of over ten thousand, which should be rapidly increased.

Donations:

This comes properly under the heading of membership dues, but strictly represents individuals not willing to pledge themselves to an annual subscription. This work will also be taken up in the coming year.

Gifts:

Gifts were received during the period from—

The Bankers' Association of San Francisco.....	\$2,500.00
Mary Kohl Pillsbury, bequest	2,500.00
Miss Ellen Chamberlain, per month, for nurse.....	100.00
William R. Hearst, nurse, per month	70.00
Mary A. Crocker Fund, nurse, per month.....	70.00
Julia Ann Cahill, bequest	1,000.00
Governor of the State of California, November 30, 1906....	5,000.00
Mrs. Warren Chenery, of Santa Barbara, July 5, 1906.....	1,000.00
New York Bankers, August 24, 1906	1,000.00
Jewelers' Relief Association, March 6, 1907	500.00
W. R. Hearst, Thanksgiving edition of "Examiner".....	20,602.51

The Associated Charities wishes to thank the following physicians who have either kindly allowed the Society to send patients directly to their offices when occasion demanded, or have, at a great sacrifice of time to themselves, visited sick patients in their homes. Without the help of these physicians, the medical work of the Associated Charities would have been impossible.

Dr. H. E. Alderson
 Dr. Milton Abrahamson
 Dr. Adelaide Brown
 Dr. Philip King Brown
 Dr. Rene Bine
 Dr. Millicent Cosgrave
 Dr. E. C. Fleischner
 Dr. Herbert Gunn
 Dr. Henry Walter Gibbons
 Dr. Morton R. Gibbons
 Dr. Edward F. Glazer
 Dr. L. D. Hyde
 Dr. C. von Hoffman
 Dr. Henry Horn
 Dr. Florence Holsclaw
 Dr. Edgar Howell
 Dr. S. J. Hunkin
 Dr. Elizabeth Keys

Dr. Anna G. Lyle
 Dr. D. D. Lustig
 Dr. George J. McChesney
 Dr. William Moore
 Dr. Kaspar Pischel
 Dr. Langley Porter
 Dr. Anna Rude
 Dr. M. E. Rumwell
 Dr. J. Wilson Shiels
 Dr. R. Knight Smith
 Dr. Gifford Sobey
 Dr. Harry M. Sherman
 Dr. Philip M. Thomas
 Dr. Emma K. Willits
 Dr. James T. Watkins
 Dr. Alice M. Woods
 Dr. H. H. Yerington
 Dr. R. S. Zumwalt

THE MEDICAL STAFF OF THE CHILDREN'S AGENCY:

From the time of the organization of the Boarding-out Department of the agency in June, 1907, until October, 1909, Dr. Anna G. Lyle was the physician in charge, devoting much time to the work and visiting personally, even in the suburbs of the city, whenever any of the children were ill. During this time, Dr. Lyle was also physician for the Juvenile Court and as the medical work of both organizations increased, she found it necessary to choose between the two and reluctantly resigned from the Children's Agency. After her resignation, Dr. Adelaide Brown organized the medical work, securing as physicians in charge of the babies Dr. E. C. Fleischner, Dr. Anna Rude and Dr. Florence Holsclaw, and

obtaining the consent of Dr. Langley Porter to act as medical supervisor of the older children.

Dr. Adelaide Brown and Dr. Langley Porter are to act as an advisory committee to which will be referred questions relating to the organization and development of the medical work of the agency.

In April, 1910, Dr. Henry Horn, a specialist for the ear, nose and throat, arranged to examine the children of the Agency and to perform any adenoid or tonsil operations necessary. Since that time, 44 children have been operated upon for adenoids, 43 for the removal of tonsils, and 15 for other causes.

In the care of the sick, the Associated Charities has worked with the following medical organizations and wishes to express here its appreciation of the generous co-operation that has been given:

CLINICS AND DISPENSARIES:

San Francisco Fruit and Flower Mission
Clinic of the Cooper Medical College
University of California Clinic
San Francisco Polyclinic
San Francisco Maternity Association
Clinic of the San Francisco Association for the Study and Prevention of Tuberculosis

NURSES' SETTLEMENTS:

Telegraph Hill Neighborhood Association
San Francisco Nurses' Settlement

HOSPITALS:

Hospital for Children
St. Luke's Hospital
German Hospital
Lane Hospital
University of California Hospital
Hahnemann Hospital
Francesca Maternity (Formerly known as the San Francisco Lying-in Hospital)
Buena Vista Sanitarium
St. Francis Hospital
St. Thomas Hospital
Fabiola Hospital
City and County Hospital
Central Emergency Hospital

Mr. Charles Bucher is the Chief Steward at the Central Emergency Hospital and all requests for admission to other hospitals are made to him. He has shown us absolute consideration and helped us in a great many emergencies. The service has been most prompt and efficient in every instance.



Cooking in the Street after the Fire



Mission Camp being moved. House in foreground built by Housing Committee of the Relief Committee

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**WORK OF THE ASSOCIATED CHARITIES IN CONNECTION
WITH THE CLEARING OF THE CAMPS AND THE
PERMANENT HOUSING OF THE REFUGEES**

Katharine C. Felton, General Secretary

During the year following the fire the office force of the Associated Charities and many of its members worked under the direction of the Relief Corporation, and it was not until January, 1907, that the Society established itself on an independent basis again. Just at this time the clearing of the camps was begun in real earnest and with a determination that all refugee cottages should be moved from the public squares within a few months. The permanent housing of several thousand families—most of them without resources of their own—became a pressing problem requiring immediate settlement. An investigation made by the Associated Charities showed that there were few houses in the city for rent at any price and less than a dozen under \$20 a month, a sum prohibitive to the very poor. The results of this investigation convinced the Relief Corporation of the wisdom of their original plan which permitted families occupying camp cottages to move them to leased or purchased lots, and this plan was adhered to in spite of considerable opposition on the part of property owners. But it was evident that the very poor of the city would still be unable to house themselves properly. Few had even the money for moving expenses, while none could afford, in addition to making the first payment on a lot, to install water and plumbing and to pay for the carpentering work necessary to make their cottages habitable. In order, therefore, to encourage the buying and owning of homes the Associated Charities asked the Relief Corporation to authorize the Society to pay the moving expenses and install sanitary plumbing when necessary for families who were unable on account of illness or low earning capacity to meet these expenses for themselves. It was understood that the help was intended primarily for widows, or for families where there had been protracted illness, and that more was to be done for those who were buying lots and therefore trying to make permanent homes for themselves. This plan was accepted by the Relief Committee, and the very poorest people of a great city, probably for the first time, were given an opportunity to own their own homes. It was surprising and delightful to see the eagerness with which this opportunity was grasped, and the almost overwhelming obstacles that were overcome by those whose hearts were set on establishing themselves and their children in a place they could call their own. These were busy days for the Associated Charities. Some of the foreign families had never been out of North Beach and did not know their way from one part of the city to another. One man indignantly refused to move to the Mission, saying he hated the country and country life. Many of the people when they were told they must secure lots and arrange for the moving of their cottages were frightened by the difficulties presented into a condition of dazed inaction and crowded the rooms of the Associated Charities to say, often with tears, that they had never picked out lots nor moved houses and didn't know how to begin, and that they simply couldn't and wouldn't do it.

Hoping to help out at this crisis the Associated Charities prepared elaborate lists of available lots in all parts of the city with full descriptions of their good points, and when any one came in a desperate and despairing mood the Associated Charities politely offered to choose a lot for him. The plan proved most effective. I can't remember that a single suggestion was ever accepted, or that a single lot on our list was ever sold or rented, but the mere fear of being forced to take the advice

of some one else in so important a matter as the selection of one's own home—the certainty after studying our list that a better bargain might be found by better bargain hunters, aroused such energy that the city was scoured within the next forty-eight hours and a lot found, usually miles away from any that had been mentioned.

The Associated Charities spent \$62,771.83 and moved 879 families, many of them to lots which had been bought or were being bought. On revisiting the cottages a year later it was found that a large majority of them were still occupied by the original families for whom they had been moved, and that those who were buying homes were almost without exception and in spite of all the hardships of a first winter in a new suburb, glad of their venture and resolute in their determination never to occupy a rented house again.

The adjustment of city people to rural conditions has been rapid and interesting. An Italian family, moved from a city basement to the suburbs and, given a cow, suggested after experimenting with the animal for a week, that it be exchanged for a goat because the goat took up so much less room, and during the first month telephoned to us regularly twice a week to come at once and find out for them why their cow wouldn't give milk. Now after a year's residence in the country they have become expert farmers and have so far mastered the difficulties of dairying that even the little thirteen-year-old girl is adding to the family income by milking her neighbor's cow in addition to their own.

The housing work in connection with the breaking up of refugee camps was but one of many tasks forced upon the Associated Charities at this time, for it was then that the Relief Committee discontinued the giving of direct relief and after distributing certain sums to the principal benevolent organizations, gave the Associated Charities a monthly allowance and charged it with the responsibility of providing for the sick and unfortunate whose needs were not met by the other societies. Under this arrangement the Associated Charities became at once the central relief organization of the city—general and non-sectarian in its work. During the three years that followed the Society spent in direct relief more than \$90,000 a year. During the first two years a large sum was used in what may be termed rehabilitation rather than relief, and was given in fairly substantial amounts to certain families to enable them to carry out some carefully considered plan which would make them self-supporting. As a rule, these were families who were in need of relief simply on account of losses due to the earthquake or fire, and who under ordinary conditions would have been independent. The results of this work have been most encouraging and have shown the wonderful courage and resourcefulness of our people and their power to work themselves back to independence in spite of almost insurmountable obstacles.

In addition to the work of rehabilitation, the need for which is almost past, the Associated Charities has been doing and is still doing a great deal of relief work—caring for the sick and unfortunate whose needs could not be met in an adequate way by existing relief societies. This is costing and will continue to cost, if properly done, not less than \$35,000 or \$40,000 a year, and is an expense that the Associated Charities will probably be called on to meet for an indefinite time, and for which it must ask the generous support of the public.

Before the fire San Francisco had enjoyed a period of prosperity lasting for many years. Work was plentiful and wages high. The expenses incident to sickness and accident could, as a rule, be met, either through savings, through lodge benefits, or through the help given by relatives and friends. Only protracted illness made it necessary for a self-respecting family to appeal to relief organizations and when the appeal was



A remodeled Relief Cottage, front porch screened for tubercular mother



A remodeled Relief Cottage, right on the county line

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made the relief given as a rule was quite inadequate in amount, for there had been so little poverty in San Francisco that its relief societies had not been educated to understand what adequate relief really meant, or to appreciate its preventive value when properly administered. In a word, before the fire comparatively little relief was needed, and as a rule that little was not forthcoming. Since the fire and commercial crisis, conditions have materially changed in San Francisco. Savings have been wiped out, and there have been no surplus earnings from which new accumulations could be made. Many wage earners are still in debt for their homes or furniture, and have found it difficult under constantly rising prices to do more than to meet their expenses from day to day. Nothing is left to provide adequately for an emergency—to pay the expenses of a protracted illness, or to help in case of the illness of relatives and friends should they be overtaken by misfortune. This means that the need for relief is far greater than before the fire and must continue to be so just so long as rising prices leave little or no margin between the earnings and expenses of many of our people.

The clearing of the camps and the permanent housing on the part of the Associated Charities was done principally by Harry R. Bogart. The impersonal letter that I here subjoin is in effect a personal appreciation of Mr. Bogart which he richly deserves:

STANFORD UNIVERSITY, CALIFORNIA,

December 2nd, 1909.

The work of the Associated Charities in moving and repairing cottages deserves special consideration. An arrangement was made between that organization and the Relief Corporation whereby the former agreed to move from the camps cottages belonging to widows with children and other families where the breadwinner was incapacitated for labor.

The plans followed by the Associated Charities were happily conceived and ably executed. In fact, the immense amount of work accomplished, with the comparatively small expenditure, reflects excellent business management upon the part of that organization.

Under its management, many families who previously did not possess any property came to own a home or bid fair to do so in the immediate future. But for the kindly interest and constant care given many of these families by the Associated Charities, they probably never would have considered seriously the possibility of owning a home. As a rule, the homes thus established, though small, were attractive and comfortable.

(Signed) JAMES M. MOTLEY,

Department of Economics and Social Science,
Leland Stanford Junior University.

**WORK DONE FOR THE UNEMPLOYED DURING THE WINTER
FOLLOWING THE COMMERCIAL PANIC OF 1907****Harry R. Bogart (in charge)**

Upon learning of the distress among those out of work, especially among the refugees in Lobos Square, we organized work for the unemployed February 5th, 1908. and from that date up to and including March 26th, 1908, we have issued 1,781 work orders, of three days each, making a total of 5,341 days work. Among the 1,781 work orders, there are a number of repetitions, the total number of applications for work being 920. Of this 920, there are 198 with trades as follows: bricklayers and stonemasons, 7; electricians, plumbers, machinists and engineers, 44; upholsterers, 2; watchmakers, 3; painters, 11; butchers, 5; cooks and bakers, 13; carpenters, 74; teamsters, 22; clerks and bookkeepers, 17. Eighty-five per cent of these are Americans. The 722 laborers represent the following nationalities: French, 15; German, 18; Italians, 82; Spanish, 91; Mexicans, 96; Americans, Irish and English, 122; Porto Ricans, 141; Russians, 158.

This report shows that over 50 per cent of the men who have been given work by the Associated Charities are of the Latin race. The Spanish, Mexicans and Porto Ricans predominate. Of the foreigners, the Italians and Russians are much the better workers. About 15 per cent of the men who have applied and have been given work are union men, which goes to show that the labor conditions in the city have been unusual. The Associated Charities has also given work to four plumbers, six carpenters and three laborers on special work for the Committee on Camp cottages, the plumbers and carpenters being union men out of employment. Seventeen of the unemployed carpenters who have applied to us for work have been employed on the new Associated Charities building. Particular attention has been paid by the Associated Charities to employ, as far as possible, family men only. The work for the 920 men was divided as follows: Repairing the Almshouse road, taking apart buildings at Stanley Place, South Park and Lobos Square, and loading wagons at the Red Cross warehouse with supplies for the Relief Home.

For the unemployed, the Red Cross and Relief gave the Associated Charities an appropriation of \$5,000.00 for February and \$5,000.00 for March. At the closing of our books on March 26th, we had of this \$10,000.00 a balance to our credit of \$2,536.74. Ninety-seven per cent of the men given work have been paid as follows: Meat order, \$1.00; grocery order from our store room, \$3.00; cash, 50 cents. We have, in some cases, also given carfare to those sent to the Almshouse Road. The Associated Charities has purchased all groceries at wholesale and thus has been able to give groceries at wholesale prices. In this way, we have been able to supply about \$5.00 worth of groceries on a \$3.00 order.

For the period from March 27th to December 31st, 1908, we have issued 1472 work orders of three days each, amounting to \$6624.00. With the work thus given, we reconstructed one of the buildings at Ingleside Race Track, to be used as a tuberculosis hospital, putting in toilets, bath tubs, sinks and hoppers, putting windows in one entire side of the building so that it can be left open, and doors on one-half of the roof so that it can be without cover, if desired. We built four large wards, a diet kitchen, a medicine closet in each one of the wards, as well as rooms for bath tubs and toilets. We paid for the labor of this work \$442.00, and the windows, plumbing material, shingles, nails and such lumber as it was necessary to purchase amounted to \$203.00, making a total cost for the building of \$645.00.



Relief Camp composed of tents. This was established before the Relief Committee built cottages



Unorganized Camp

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The major part of the work done on the 1472 work orders given has been at the Almshouse. I think I can safely say that two-thirds of the men have been sent there, the other one-third going to the City and County Hospital, at Ingleside.

The majority of the men given work since March, 1908, were laborers, untrained in any particular line, and, for the greater part, consisted of Italians, Spaniards, Porto Ricans and Russians.

REPORT ON THE CHILDREN'S AGENCY

Katharine C. Felton, General Secretary

With the closing of Relief Headquarters in the summer of 1907, the Associated Charities became at once the central relief bureau of the city and in its new position found itself frequently called upon to plan and provide for neglected and homeless children. In many instances, the responsibility could be transferred immediately to one of the established institutions, but as the work progressed it became apparent that there were at least four classes of dependent and neglected children for which these institutions either made no provision at all, or no provision that was in any way adequate. When, therefore, children belonging to any one of these classes were referred to the Associated Charities it became necessary for the Society itself to accept their custody and to assume the direct responsibility for their care. Thus gradually, and in response to the urgent needs of the situation, there has been developed within the Associated Charities a Children's Department which is designed not to duplicate but to supplement the work of the other societies—to care for those classes of children and those only for which existing institutions make no adequate provision.

In order to make clear the significance of the work that has been done and the necessity for its continuance, this report will consider briefly the four classes of children for which the Agency has found it necessary to provide, and will endeavor to show that the methods devised are adapted to meet the special needs and to provide for the normal development of the children within each class.

First—The Babies Under Two Years of Age

Three years ago the greater number of the city's dependent babies were being cared for in two large foundling asylums—The San Francisco Foundling Asylum on Pt. Lobos Avenue and the Mt. St. Joseph Orphanage in South San Francisco. The death rate of the Foundling Asylum for some years had not fallen lower than 33 per cent—a rate not excessive for institutions of this sort. In 1907-08 the death rate rose to 59 per cent. The Associated Charities then persuaded the directors of the institution to abandon the congregate system and board the babies under their care in private families, the Associated Charities arranging to find the foster homes and to supervise the babies after placement. As the Foundling Asylum had no endowment and was entirely dependent upon State aid and the rental from its building of \$50.00 a month, it was understood that it must restrict its work to foundlings—that is, to babies abandoned without any mark of identification—and that the Associated Charities must itself accept the financial responsibility involved in caring for any other dependent or illegitimate babies that might be referred to it. This has been found to be a heavy financial burden, for there are in the city but three other organizations that care for children under two years of age, and these, although always taxed to their utmost limit, are able to provide

for but a small proportion of the babies committed by the Juvenile Court or referred by the maternity hospitals.

The system suggested by the Associated Charities was adopted with marked success. From October, 1908, to October, 1909, the death rate of the babies in the care of the Associated Charities was but 12.8 per cent as compared with a death rate of 59 per cent during the last year in the old Foundling Asylum, and this, notwithstanding the fact that the Associated Charities had been satisfied simply to place its babies in the care of intelligent, motherly women and had made no attempt to regulate the milk supply or to supervise the method of feeding, except in cases of illness. In the summer of 1909, the Association of Collegiate Alumnae urged upon the Associated Charities the advisability of establishing a higher standard, and, at the same time, offered to contribute the difference between the price of certified and commercial milk. In April of the same year, Miss Ellen Chamberlain had given the Society the money to employ a trained nurse to devote her entire time to the babies, and in October, when it became necessary to reorganize the medical department of the Agency, three physicians of experience offered their services as directors.

Under the system then inaugurated, a Babies' Clinic was established at the Associated Charities to which it was arranged that each baby under six months should be brought every two weeks to be weighed, examined by the doctors and nurse, and any change in the method of feeding prescribed. This system has been in operation for a year and four months. From October, 1909, to October, 1910, 151 babies were cared for, of whom 48 were placed for adoption, 29 returned to parents or other relatives, and but 13 died, making a death rate of 8.5 per cent. If the favorable conditions of the first four months are maintained to the end of the present year, the death rate will again be reduced, falling to between four and five per cent. The average death rate in the city for babies under one year is 11.09 per cent, or 2.59 per cent higher than the death rate among the foundlings and abandoned babies under the care of the Agency, and this, notwithstanding the fact that many of these babies, when left at the receiving cottage, were in a wretched physical condition from neglect and abuse.

In its finally developed form, the system seems almost ideal, securing on the one hand all the possible advantages of centralization,—through the use of certified milk, the guarantee of a pure food supply, through the constant, untiring attention of doctor and nurse, the supervision of experts—and, on the other, turning to its own use that great primal force, the instinctive love of a good woman for the little helpless baby left in her home, and so obtaining for the foundling and abandoned waifs of our city the tender mother-love.

Second—The Children Between Two and Six Years of Age.

Of the 437 boys and girls who are now the wards of the Children's Agency, 145 belong to this group, and are being boarded either with their own widowed mothers or in carefully selected foster homes. In accepting the custody of these children, the ultimate purpose of the Agency is to convince the public, and especially those engaged in children's work, of the absolute necessity of caring for children under six years of age in private homes if they are to be given an opportunity for normal, wholesome development. As a final result of its work, then, the Agency looks forward to a time when the children's institutions of this State will each have, as an integral part of its system, a boarding-out department through which its children of nursery age will be placed in private homes.

Children under six are still babies. They need and have a right to be loved, petted and cuddled. They are at an age when they appeal to the mother-love that is inherent in every good woman; when they adjust themselves easily to new conditions and accept new relationships without question, and, therefore, the best foster homes are open to receive them.

Consider for a moment what the normal home offers to the little child and then realize the wrong that is done him when he is deprived of its fostering and developmental influences. In such a home not only the mother but every member of the family contributes his share to the education of the baby. The father romping with him in the evening teaches him to co-ordinate and control his muscles; the older children coming from school make him a victim of their hard-learned knowledge, and, with all the nonsense that they teach him, he gains a use of language, while, young as he is, he is inspired with an ambition to hold his own with them in argument, and so learns what only can be learned in childhood—how to think and to enjoy thinking.

This is a period of great mental activity—a time when the brain is being developed into an effective instrument of thought; when the child, controlled by the instinct of imitation, is making the world about him, the things that he sees and hears, a part of himself.

"See, where 'mid work of his own hand he lies,
Fretted by sallies of his mother's kisses,
With light upon him from his father's eyes!
See, at his feet, some little plan or chart,
Some fragment from his dream of human life,
Shaped by himself with newly-learned art;
A wedding or a festival,
A mourning or a funeral,
And this hath now his heart,
And unto this he frames his song,
As if his whole vocation
Were endless imitation."

To subject the child at this period of his life to the unchanging, unstimulating routine of a great institution, to substitute studied impartiality for a discipline that is made judicious through love and intimate knowledge, is to starve him spiritually, is to deprive him of the right to the normal development of his mind, just as surely as the younger child under the same system is deprived of the right to the normal development of his body.

Third—The Children Whose Physical Condition Prevents Their Admission into the Ordinary Institution.

In this group are included those who are crippled or deformed, those who are suffering from, or have been exposed to, some infectious disease, and, finally, those who, on account of poverty or neglect, are in such poor physical condition as to require more individual care than the ordinary institution can give. The children suffering from incipient tuberculosis form the largest single class in this group. Since the establishment of the Tuberculosis Clinic, it has been the custom when any person is found to have tuberculosis to examine all the other members of the family. As a result of these examinations, a number of children suffering from the disease in an incipient form, have been referred to the Agency for care. The younger children have been placed in private homes, where there are no other young people, and the older children have been sent to a

ranch in Los Gatos, where they are boarded at the low rate of \$15 a month. Miss McClay, the owner of the ranch, is a woman of true nobility of character, who, undertaking the work simply in answer to a newspaper advertisement, is now consecrating her life to it. The children are made so perfectly at home and given such a royally good time that they are most unwilling to admit any improvement in health, which might shorten their stay. One little orphan girl, on being told that she was well, cried so bitterly that Miss McClay, from sheer kind-heartedness, felt compelled to adopt her. During the last year, 16 children suffering from incipient tuberculosis have been sent to this ranch. All of these children have been sent home greatly improved in health, while many of them seem completely cured. In the last two years 28 children have been taken from families where either the mother or father was suffering from tuberculosis. Of these 9 were infected with the disease, and all were in poor physical condition when they were referred to the Agency. In every case it has been possible to board these children under proper conditions and restore them to health. Of course, it must be understood that no child was accepted for placement in a private home if the disease had advanced beyond the incipient stage.

**And Fourth and Last.—There Are the Children Who Have
Been Taken Away from Drunken and Immoral Parents.**

For many years it has been the custom to consider simply the immediate safety of such children, to take them at once from their degraded surroundings, place them in the shelter of some good institution, leave unsettled the question as to the future control of their parents, give these parents the right to visit their children at pleasure, and then rest content that the work of rescue has been accomplished, because it can be seen that the children are living under conditions which are pure, wholesome and clean. And too often it happens that the child drifts on year after year in the institution, making no new or permanent ties, idealizing his parents because he sees them only at their best, and regarding their home as his home because it is the only one he has ever known. Then, when he reaches the age of thirteen or fourteen and can earn money and be of some use, the parents come and claim him, strong in the consciousness of their legal right, which no court has ever questioned. Is it any wonder that the child goes willingly with his parents,—goes back to the degraded conditions from which he has been rescued, at an age when he is most sensitive to the temptations of his environment and perhaps less proof against them than if he had always lived in their midst? Carried on under such conditions, the work of child rescue is too often a grim farce.

In co-operation with some of the other societies and institutions, the Children's Agency has been trying to lay the foundation for a better system, and with this end in view, has accepted the commitment of a number of children rescued from degraded and wretched homes. It is rarely possible for the court to determine, at the first hearing, whether the parents of these children should be finally deprived of their custody,—it is rarely just to decide so momentous a question until such parents have been given every opportunity, during a period of informal probation, to change their way of living and make themselves fit to have their children. The Agency, then, which accepts the care of children of this class, if it is to retain the respect of the court, if it is to be just to the parents, and, at the same time, to protect the ultimate rights of the children, must be equipped to do the most painstaking, conscientious and detailed work; must have experienced and trained officers to keep in close



Four of the children of the Children's Agency, three of whom have been placed for adoption



An orphan girl committed to the Agency and boarded with her brother and sister in a private family



A certified milk baby



touch with the parents of the children—to know how they are living and what they are doing; to see that every opportunity is given, every incentive used to induce them, for the sake of their children, to make their lives sober and decent. And, finally, if these officers find that after all reasonable efforts have been made, the parents are still unwilling to sacrifice their vicious habits for the sake of their children, then the facts must be presented to the court in so strong, so unbiassed a way as to carry conviction and make it possible to free the children from the temptations that have proved too strong for their parents.

Although, in caring for children of this class, the careful and conservative policy here suggested has been adopted, the Agency has within the last three months been able to present to the court five cases and is prepared to present twenty-four others and to ask that final and radical action be taken and the children made eligible for adoption.

In many instances the question of legal control is simply and easily settled, because parents who are vicious and immoral, often lose interest in their children and either abandon them outright or voluntarily surrender them to some home-placing agency.

When the child is freed from the control of its parents, either through their voluntary relinquishment of all rights, or by action of the court, there still remains the difficult task of finding a new home, making for the child a new environment, creating new ties so strong that they will obliterate the memory of the old. If the girls to be placed are under ten years of age and the boys under six or seven and in good physical condition, it is a simple matter to find for them excellent homes, where they are received as children of the family. But the older the children to be placed, the more difficult it becomes to find homes where they will be taken on the basis of adoption. It is true that for boys and girls over eleven or twelve, there are many homes offered by honorable, conscientious people on what may be termed the "service basis"—that is, the child will be accepted nominally as a member of the family, clothed, fed and sent to school, in exchange for the work he can do before and after school hours. In such homes there is little, if any, danger that the child will be ill-treated or over-worked and they often offer to the bright, ambitious, high-minded boy or girl a rare opportunity and eventually a real home. But the ordinary child that has been left with drunken and dissolute parents until it has reached the age of eleven or twelve is, as a rule, not clean, or well trained, or high-minded. As a mother said to me not long ago, "What my Matilda really needs is to be thoroughly renovated," and that is what most of these older children, rescued from such surroundings, really need—to be "thoroughly renovated," to be taught to be clean, to be taught to be honest, to be taught to think. The criticism, then, to be made of these "service homes" is not that the children will be over-worked; not that they will be badly treated, but that the homes themselves are not equipped to be good "renovatories," for, as a rule, the child is wanted not for its own sake, but to make the household machinery run more smoothly. It is not to be expected that, in the home where the child is wanted primarily for the service he can render, there will be found either time or inclination to undertake the arduous task of training him in habits of cleanliness, developing in him a regard for truth, teaching him how to think and to think justly, and yet, if all these things are not done, what real opportunity has been given the child,—what fair chance has he had?

For the last two or three years, the Associated Charities has become more and more dissatisfied with the free home as a "renovatory" for neglected and undeveloped children and has placed a larger and larger number of children of this class in homes where board is paid and where

the child's interest and development can therefore be made of paramount importance,—where the child is an end and not a means in the household. By placing a number of children in one family, it is often possible to make it worth the while of some intelligent, motherly woman to devote the greater part of her time to their training and development; making this object, for the time being, the main interest in her life. Many women whose own children are grown find themselves in need of something worth doing that can be done in their own homes. The care of these neglected children supplies this need in an almost ideal way. As mothers these women are appealed to because the children are motherless or worse than motherless. As church members, they feel that they are performing a religious duty, for the children boarded with them are of their own religious faith. Then, they are brought into pleasant social relationship with other foster mothers, with the charity workers connected with the Agency, and with the ministers and teachers of the children. They feel, and justly feel, that as members of the community they are doing their part to make conditions better. To women in moderate circumstances this work would be impossible were the children a source of expense.

We have dwelt especially upon the woman's part in this work, because upon the woman falls the main burden in the care of children; but the plan would not have attained its present success had it not been possible, in many instances, to secure homes in which the father was as interested as the mother in the development of the children.

The boarding system is still in its infancy in California. There has not been time to determine its ultimate results, but the high character of the homes that can be secured and the unfailing interest taken by the foster parents in the children, lead us to believe that we are working along the right lines.

Besides caring for the classes of children just described, the Associated Charities not long ago secured a decision from the State Board of Examiners in favor of allowing to the widow caring for her own children at home the same rate that is allowed to the orphan asylum for half-orphan children. This, in a small way, is the beginning of the widow's pension. Under this decision, the Children's Agency has had committed to its care, at the present time, 143 children who are being boarded with their own mothers, thus making it possible to keep the home together. As the pension is never sufficient to provide adequate support, relief must be obtained from other sources in many cases.

For the children committed by the Juvenile Court, the county pays from \$11 to \$6.25 per month. In the case of all delicate children, for all babies under two years of age and for all boys and girls over twelve, the Agency must pay \$12.50 for board, and, in addition, must pay for clothing, medicine, etc., and provide supervision.

During the last eighteen months, the Boarding-Out Department of the Agency has accepted the custody and cared for 814 children, 437 of whom still remain in its charge. Of these, 233 are boarded in private families, 24 in institutions, 155 with their parents or relatives; while in the case of 25, commitments are held for legal control only, and the children are no expense either to the county or to the Agency. Of the 377 children who have passed through the custody of the Agency, 163 have been restored to their parents and relatives, 98 have been placed for adoption, 41 have been transferred to other societies, 25 have died, 3 have become self-supporting, and 44 are the children of widows who are no longer in need of the pension.

In addition to the 437 children in charge of the Boarding-Out Department, there are 203 children who have been placed in free homes in

different parts of the State and who are under the supervision of the Placing-Out Agent.

During the year ending December 31, 1910, there was expended for the board and care of the children in charge of the Agency, \$50,010.46. Of this amount, \$41,143.53 was contributed by the County of San Francisco and by the children's parents and relatives, and \$7,671.48 was paid by the Associated Charities. The Association of Collegiate Alumnæ paid \$1,195.45 for certified milk.

It is impossible to place children in private homes with success or even with safety unless they can be frequently visited and under constant supervision. The visiting force of the Children's Agency is not as large as it should be, and cannot be reduced if the Society is to fulfill the responsibility it has undertaken. The force, as at present constituted, consists of

A trained nurse in charge of the little babies.

A trained nurse in charge of the older children.

An agent who spends part of her time in finding suitable homes in which children can be boarded and part of her time in visiting and planning for unmarried girls leaving the hospitals.

A clerk and stenographer.

A traveling agent who, in co-operation with the Native Sons and Daughters, is finding homes for children eligible for adoption and arranging for their subsequent supervision. As these children are placed in different parts of the State, constant supervision is required and the agent is traveling most of the time.

The cost of supervision during the year 1910, including the traveling expenses of the Placing-Out Agent, was \$6,675.

The Associated Charities, through its Children's Department, is trying to do two things: First, to meet the immediate needs of the situation—to care for a certain number of children for whom the established institutions make no adequate or satisfactory provision—to give these children an opportunity for normal, wholesome development; and, Secondly, in co-operation with other societies, to lay the foundation for a comprehensive system which will provide for each class of dependent children the care and training suited to its special needs,—which, with this end in view, will make appropriate use of the institution, of the foster home, and, through the widow's pension, of the child's own home.

The establishment of such a system in its final form is a task for the future, but even now it is possible to mark out the rough outlines, to draw the ground plan and so to determine the place that will eventually be assigned to each of the children's organizations as the exponent of a method adapted to meet the special needs of a certain class of dependent children.

As marked out, then, in this roughly outlined plan, the children's institutions will receive the custody of all healthy children over six years of age, who, on account of illness or other misfortune in their family, must for a time be cared for by the public, but who will eventually be returned to their own homes. Such children simply require education and training for a certain period. Home ties for them are to be strengthened, not weakened. Therefore it is unnecessary, often even unwise, to place such children in foster homes, where perhaps a higher standard or greater material comfort may wean them away from their own families and make them dissatisfied with their own surroundings. The institution should be to such children what the boarding school is to the children of the well-to-do. It should be organized on the cottage plan, equipped to give manual and domestic training, and officered by men and women who have been specially trained for their work and taught to regard it as a profession outranked by none,—men and women of education and sterling worth,

able to inspire the children in their care with the highest ideals, and at the same time to train them to be practical and efficient. The institution is thus assigned a place in the child-caring system of great and far-reaching importance, one which it will be able to fill only if it receives not less but constantly greater financial support from the public.

The following classes of children, by this plan, will be assigned to foster homes and therefore to the custody of agencies prepared to secure such homes:

1. All children under six years of age who must be cared for outside of their own homes for any length of time. These children require, for their physical and spiritual development, a home and a mother.

2. Children whose physical condition precludes their admission into an institution.

3. Children whose parents are unfit to have their custody again and for whom, therefore, new home ties must be made if the memory of the old is to be obliterated, if the children are to be prevented from drifting back into the degraded surroundings from which they have been rescued.

Excellent homes for adoption can be found for children under seven years of age if they are well and of average intelligence. Fortunately for our cosmopolitan State, even racial antipathies are overcome by the charm of babyhood,—the half Oriental child is accepted into the Scotch-Irish home with enthusiasm and a dauntless determination that Scotch-Irish it must be made; and the red-wooled darky baby finds shelter with theorists who have convinced themselves that red wool always turns black at the period of adolescence!

Little children, then, for whom good homes can so readily be found on the basis of adoption, will, by this plan, be assigned at once to home-finding agencies of established reputation.

The older and less attractive children, rescued from worthless parents, are, however, not readily placed for adoption. Often the only free homes open to them offer few advantages in the way of education and training. These older children, then, will be assigned to agencies prepared to board them in good foster homes where their development can be made the first consideration,—agencies which will transfer them to free homes only when such homes offer equal or greater advantages, but never simply to save money, never in the interest of a short-sighted economy.

And, finally, this system will, through carefully considered legislation, establish an adequate pension for widows which shall be given not as charity, but as a wage paid by the State to the mother for the efficient training of her children.

It may be many years before the child-caring system here outlined is established in its final form, but the foundations are being laid, and the Children's Agency is helping to lay them.



Putting Relief Cottage on wagon specially constructed for the purpose



Relief Cottage on wagon being moved from organized camp

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HOME-PLACING DEPARTMENT ESTABLISHED BY THE
NATIVE SONS AND DAUGHTERS OF
THE GOLDEN WEST

F. H. Wheelan

In 1908 the Elks Lodge of Alameda was generous enough to appear for an entertainment in behalf of the Children's Agency at Dreamland Rink in San Francisco. The capacity of the hall (some 3,000 seats in number), necessitated active and arduous work in disposing of so large a number of tickets. In working out this problem your Executive Secretary though it advisable to enlist, if possible, the services of the San Francisco members of the orders of the Native Sons of the Golden West and the Native Daughters of the Golden West. Steps were accordingly taken to that end. While working on the project, a feeling was borne in upon some of those interested that the welfare of the dependent and delinquent children of California was, in reality, peculiarly and intrinsically the proper charge of the two fraternal orders of our State. It certainly would be incongruous in the extreme, if the two orders, based upon nativity and designed for the upbuilding of the State, should reject a request to stretch forth a protecting and helping hand to the unfortunate little ones of California,—shipwrecked, as it were, at the very outset of their life's voyage.

The San Francisco members of the two orders entered readily into the work of selling tickets, and rendered effective service. After the benefit held at Dreamland Rink, measures were taken to endeavor to ally the two orders with the children's cause. When the Grand Officers of the N. S. G. W. assembled in San Francisco a representative of the Agency appeared before them and explained and set forth their obligation to the homeless children of California. The Grand Officers, be it said to the credit of their organization, were quick to perceive the duty that was theirs, and to recognize the tie that bound them in logic and in charity to the unfortunate little brothers and sisters of their State. They passed a vote of thanks to the one who had called their attention to the matter, and suggested that there be sent to the Grand Parlor, that was to meet that year in the Yosemite Valley, a letter setting forth a plan whereby the order might enlist in the noble cause.

In accordance with the suggestions in the letter that was sent to the Grand Parlor, a committee was appointed consisting of Hon. Carroll Cook, Hon. C. M. Belshaw, Mr. A. M. Free and Mr. R. B. Felton, to confer with a like committee to be appointed by the Grand Parlor of the N. D. G. W., and to report to the next meeting of the Grand Parlor at Marysville. The Native Daughters appointed as their representatives on the Committee of Conference, Mrs. E. W. Lillie, Mrs. E. G. Foley, Mrs. L. G. Sanborn and Dr. Marianna Bertola.

During the ensuing year these two committees conferred with the representatives of the Children's Agency, and later on brought in a favorable report to their respective Grand Parlors. In both cases this report was adopted by both orders unanimously,—not a dissenting voice was raised, and the two orders allied themselves with the work of bringing together the Homeless Child and the Childless Home. Both orders inaugurated the work within their organization; made the necessary changes in their constitutions; arranged for a standing committee of three to be known as the Homeless Children Committee, in every subordinate Parlor; established a Central Committee to consist of three members of the N. S. G. W. and three of the N. D. G. W., one representative to be appointed by the Catholic Archbishop of San Francisco, one to be ap-

pointed by the Hebrew Orphan Asylum, one to be appointed by the Protestant societies caring for children and co-operating with the Children's Agency, and one to be appointed by the Associated Charities of the State. And here it may be said, that by this action on the part of the two California orders they became pioneers, as it were, in a significant enlargement of the work of fraternal organizations. They became the first of the fraternal societies of the world to embody in their constitutions and set up in their by-laws a system, a method, a machinery designed to perpetuate and carry out a broad measure of relief and charity beyond and outside of their own ranks,—a relief in no way dependent upon membership, founded upon no tie save the broad tie of humanity, and recognizing no bond saving the bond of helplessness, misfortune and need. These two orders became the first to recognize and make plain to the world the great latent powers of a fraternal organization; the first to recognize and make plain that a fraternal organization has the power and the characteristics of a great standing army,—easily made serviceable for noble use in the broad field of humanity—a great standing army, organized, disciplined, able to move at one command in unison over a wide expanse of territory, ever on guard and always in the field, and thus equipped to carry out easily and rapidly not only its own immediate high purpose of fraternity, but also able to perform noble, beneficent and valuable service to society at large.

Once a year every Parlor of both orders is obliged to give an entertainment in behalf of the Homeless Children Fund, and to send the proceeds to the Central Committee. In consequence, all over our State at a certain season of the year, in almost every town and hamlet, large numbers of the N. S. G. W. and the N. D. G. W. are engaged in active work in a blessed and unselfish cause. Wide publicity is given to their efforts, and the columns of hundreds of our newspapers set forth to the public an account of the work being done, its meaning to humanity, the needs of homes for the children, and the duty of the public to support the cause. As a consequence, the attention of those who have a home available for the reception of a child is called to the work, and applications for children are brought forth from those who might otherwise never have had their attention called to their duty and to their opportunity. Again, one of the results that flows from this activity on the part of the Native Sons and the Native Daughters engaged in the work in behalf of the homeless child, is the betterment and enlargement of mind and heart that come inevitably to every man and woman who bend their energy to an unselfish and a worthy cause. Thus it is, that this new fraternal union brings a threefold blessing,—to the child, to the home, and to the Native Sons and Native Daughters engaged in carrying out the mission of mercy undertaken by their two orders.

The Central Committee having in charge the work is now made up as follows:

For the Native Sons—Hon. C. M. Belshaw, President; Hon. F. J. Murasky, Hon. T. J. Lennon.

For the Native Daughters—Mrs. E. W. Lillie, Secretary; Mrs. M. G. Peyton, Mrs. J. A. Steinbach.

Rev. Father J. B. Hannigan, appointed by the Archbishop; Mr. Lucius L. Solomons, appointed by the Hebrew Orphan Asylum; Mr. Charles A. Murdock, appointed by the Protestant societies caring for children and co-operating with the Children's Agency, and Mr. F. H. Wheelan, appointed by the Associated Charities of California.

Active work by the Central Committee was begun in August, 1910. Since then twenty-six children have been placed in homes. Seventy-four

applications for children have been received. The Children's Agency has transferred to the Committee the supervision of some fifty children that had been previously placed in homes by the Agency. Over \$8,000 has been earned and donated by the Parlors of the N. S. G. W. and the N. D. G. W. There is now on hand available for the carrying on of the work over \$7,600.

The promise of the work undertaken is most encouraging. The vista that stretches before us holds in it something akin almost to inspiration. Here are thirty-five to forty thousand of the citizens of our State enlisted in a cause of high significance and noble import. The expense of conducting and carrying on the work is materially lessened by the fact that so large an expanse of territory is constantly covered. Investigations of homes can be made, frequent visits can be given, supervision can be secured,—all at less cost than would be possible under any other system. The raising of the funds for the prosecution of the work is distributed among a large number of people, all of whom, as has been said, are greatly benefited by the work done in the cause that they champion. Again, to the homeless child placed afar in a new community, and under new and strange surroundings, there necessarily comes, as the little one grows to womanhood or manhood, a sweet feeling of security to know that close at hand there are a number of earnest-hearted men and women who had in the little one's infancy reached forth a helping hand, and are still deeply interested in its success and its welfare. And to the older boys placed upon farms, there is a peculiar comfort, a feeling of comradeship, to know that when they shall have left the farm and ceased their occupation as the boy of chores and have gone forth to seek a career, that they will find bodies of men and women—friends—ready to help, advise and encourage.

Evidences have already multiplied to prove that the beneficence of the work does not confine itself strictly within the field that has been undertaken or hold itself exactly to the lines that are pursued. Time does not permit me to go into details of this subsidiary good, interesting as they are. Let it suffice to say that the work assumed by the two California orders, the Native Sons of the Golden West and the Native Daughters of the Golden West, like all other good work in life undertaken and prosecuted, overflows the immediate channels originally designed for it and spreads its life-giving stream afar in many a happy rivulet unforeseen, and in many a joyous rill unanticipated.

THE MEDICAL SUPERVISION OF THE BABIES BOARDED IN FAMILY HOMES BY THE ASSOCIATED CHARITIES.

E. C. Fleischner, M. D.

In submitting this rather short report pertaining to the medical care of the infants under the supervision of the Children's Agency, I am desirous of combining the statistics with a short résumé of our method of procedure, in order that every one interested in the work may know what we are accomplishing and how we are accomplishing it.

All over the world at the present time there is a movement on foot whereby infant life may be conserved; the general rules governing the work are about the same everywhere, namely, so modifying the environment and methods of feeding of children under one year of age, that their resistance is sufficiently strengthened to withstand all forms of infection. A clear conception of the enormous number of deaths among infants during the first year of life is necessary, if one is to understand

clearly the crusade which has been started to reduce infant mortality. In some parts of the world, as many as three hundred and thirty children in every thousand born die during the first year of life. In New York the mortality has been reduced to one hundred and fifty out of every thousand born, and when one realizes that among the better classes the mortality is less than 1 per cent, one will be fairly overwhelmed by the ravages among the children of the poor.

The largest number of deaths in infancy is due to the infectious diarrhœas, the so-called "summer complaints," which carry off thousands of children every year, every one of these deaths is preventable. It is a very popular conception among the poor of our large Eastern cities that the hot summers kill the babies, and the conception has so deeply taken root that the poor women of the slums accept their sorrow and loss as something that could not have been prevented. The hot summers act harmfully in two ways. First, they diminish the normal resistance of the baby, which feature is insignificant as compared with the second, namely, that the milk which has been infected becomes progressively more deleterious when it is not kept cold.

The mothers of San Francisco are fortunate in that their babies are not subjected to the depressing influence of hot summers; but to emphasize the baneful influence that dirty, infected milk may have, it can be most emphatically stated that not a week passes but that several cases of infectious diarrhœa are seen in the large children's clinics of the city.

It is becoming a recognized fact everywhere that institutions as places for bringing up children are at best dismal failures. This is apparently very distressing, because if generally accepted it will mean the closing of many of our institutions; but on the other hand, no community has succeeded in closing the foundling asylums without being more than satisfied with the brilliant results which have been obtained by the boarding-out system. One can do no better, at this juncture, than to call attention to the situation as it has existed and is existing in San Francisco.

During the last year of the existence of the San Francisco Foundling Asylum, the mortality was 59 per cent; i. e., 59 out of every 100 babies born died before they reached the age of one year. As astounding as these figures may seem, they are no more striking than what has been observed everywhere where babies have been placed in institutions and raised, so to speak, en masse.

To what is this enormous mortality due? It is not brought about by a lack of medical care; it is not accounted for by a lack of proper nursing; it cannot be explained by a lack of proper food; it cannot be laid at the doors of impure air. It is due, and this fact cannot be too emphatically impressed upon everyone, to a lack of individual attention,—a certain indefinable fostering that is commonly known as mother's care.

When the Foundling Asylum was abolished, the babies were placed in homes; that is, provided with foster mothers, and the mortality was reduced to 12.5 per cent. In other words, by this simple method, without carefully controlling and regulating the food and environment of the infants, forty-seven lives were saved in every one hundred foundlings born.

In October, 1909, it was decided to undertake a systematic and thorough medical control of all the babies. Through the efforts of the Association of Collegiate Alumnae of San Francisco, sufficient money was collected to furnish the babies with certified milk. Too much cannot be said in appreciation of this very beneficent gift.

Inasmuch as our results have been secured directly by our method of feeding certified milk, the report would hardly be complete without



Relief Cottage remodeled for tubercular patient



Organized Camp under supervision of Relief Committee



including in it a short account of the production and requirements of a milk which is certified.

1. All cows must be free from tuberculosis.
2. The dairy in all its details must be so arranged that there is no danger of contaminating the milk.
3. All the cows must be thoroughly washed and curried before milking.
4. The milkers must wear special milking suits, which are put on when milking is begun.
5. The milk must be milked into specially constructed pails and immediately removed from the milking room.
6. The milk must be immediately cooled to below 45 degrees Fahrenheit and kept below that temperature from the time it is first cooled up to the time it is furnished to the consumer.

7. The milk must at all times contain less than 10,000 bacteria per cubic centimeter and have between 3.5 per cent to 4.2 per cent butter fat. To accomplish these results, the dairies furnishing certified milk are frequently inspected by the Milk Commission and expert veterinarians, the cows are tested every six months for tuberculosis and the milk is constantly being inspected in the different distributing stations in order to see that the requirements are being filled.

The results of our first year's work with careful feeding and supervision were more than gratifying and the details of them will be found in another portion of the report. For purposes of comparison, however, a few figures will be cited. The mortality was reduced to 8.5 per cent. Over one-half of this number died of tuberculosis, which showed simply that they had become infected before the certified milk had been given them. Since this report, which was made in October, 1910, in a period covering four months, there have been under treatment one hundred and seventeen babies, with only three deaths. One baby died of prematurity, not being viable. Of the other two, one was a Mongolian idiot, whose resistance was naturally very low. If these favorable conditions continue during the rest of the year, the mortality will not exceed 5 per cent, an exceptionally low figure. Two facts are particularly striking in these results. First, that no death occurred from an infectious diarrhœa, and, second, that no death occurred from tuberculosis. The latter condition is particularly impressive because it shows conclusively that no new cases of tuberculosis have developed in the babies who were fed on certified milk, those cases dying from that disease during the previous year being unquestionably infected before milk free from tuberculosis was given. Another very interesting point is that no case of infectious diarrhœa was seen in any baby, and no cases of scarlet fever or diphtheria were reported.

A report would hardly be complete unless it took cognizance of the untiring devotion of the foster mothers. The natural skepticism which pervaded their ranks when the movement was first started has entirely disappeared and now there is an enthusiasm and interest which knows no bounds. Our success is unquestionably due more to their efforts than to any other single factor.

It is to be hoped that all those who are interested in this work will take an opportunity to visit the Clinic at 1500 Jackson Street some Thursday morning at ten o'clock if for no other reason than to see the eager look of expectation and the resulting look of gratification on the faces of the foster mothers when the weekly weighing shows a decided gain.

Too much cannot be said in praise of the endless work of Miss McCune, who from the first has borne the brunt of the responsibility, visiting the homes weekly and instructing the mothers in the care of the babies and the preparation of the food.

As a graphic and striking conclusion to this report, I will append a chart showing the marked reduction in infant mortality under our new methods, at the same time let me express my sincere appreciation to every one who has had any share, no matter how small, in this work.

REDUCTION IN INFANT MORTALITY

	Year	Percentage of deaths
Infants in foundling asylum	1907-8	59.
Infants boarded in private homes, but feeding and care not regulated; no certified milk.....	1908-9	12.
Infants boarded in private homes fed on certified milk first year of record (5 per cent of these deaths due to tuberculosis before certified milk was given)	1909-10	8.5
Mortality for first four months of record.....	1909-10	5.

A YEAR'S WORK IN THE BABIES CLINIC OF THE ASSOCIATED CHARITIES

Anna M. Rude, M. D.

In November, 1909, when the Association of Collegiate Alumnæ began to supply certified milk to the babies boarded out by the Associated Charities, their medical supervision was divided among three of us—Dr. Florence Holsclaw, Dr. Fleischner and myself. We began by personally inspecting each home—then in order to minimize our work and create an interest among the foster mothers, we established a baby clinic at the Charities' Building on Thursday afternoon. Here each baby is brought at least twice a month—is weighed and its mother given such instructions as are necessary. At first this clinic day seemed to the mothers only a useless expenditure of time, for they had heretofore considered that they had assumed entire responsibility in caring for the child and that they needed no instructions save those given by the visiting nurse. After persistent effort, and, in many instances, by informing the mothers that unless clinic days were regularly attended they would not be allowed to keep the child, we find that they have responded astonishingly by being anxious to accept hygienic, medical or dietetic advice and by showing an intense interest in whether or not the baby gains or loses and in comparing results with each other.

Besides these boarded-out infants, we also have charge of the Babies Aid, where abandoned babies are left. These new and often delicate babies are cared for until they are well started on the certified milk formula before they are boarded out. In the last twelve months, we have cared for 42 infants at the Aid—27 of whom were abandoned there. Three of this number died at the Aid, but they were those whose hold on life was very feeble.

The total number of babies, ranging from one week to eighteen months, fed on certified milk during the past year, is 151. Of these, 13 died, giving a mortality of 8.5 per cent, as against the city's infant mortality of 11.09 per cent for the last year. Of the 13 deaths, 5 were due to tuberculosis, 1 specific, 1 pneumonia, 3 to marasmus and 3 were premature infants. You will note that not one death was due to any gastro-intestinal trouble, although our city's infant mortality on gastro-intestinal trouble alone is 3.5 per cent, or one out of every three. It may also be interesting to know that out of the 151 babies, 29 were returned to relatives, while 48 have

been adopted into thoroughly investigated and good homes throughout the State.

Besides good milk, improved hygienic conditions have undoubtedly been an important factor in the increased good health of the infants. For this condition great credit is due the visiting nurse, Miss McCune, who has a deep personal interest in the work, makes repeated visits to the homes, teaches the mothers how to handle and prepare the food properly, sees that the child is properly clothed and has plenty of fresh air and sunshine. In many instances, homes that have never known fresh air have been transformed into properly ventilated and hygienic abodes, while the absolutely undesirable ones have been eliminated largely. As a result of good food and proper care, it is indeed remarkable how small an amount of medical attention these children have required. Aside from trivial colds and occasional intestinal upsets which were always managed by adjusting the food, it has been necessary to care for only 4 cases of whooping cough, 3 of measles, 2 of scabies and 10 of eczema—the latter being due to former improper feeding on artificial foods, for a year ago nearly all of these children were fed on condensed milk, which has been entirely replaced by certified milk. Grandmothers' teas as a panacea for every cry and Castoria as a household remedy have no longer a place on our drug bills.

While predominant in our minds is the fact that a year's supervision in feeding certified milk has brought satisfactory results as to increased health of the babies, in that they show a steady and normal growth, let us not overlook the fact that much has been accomplished in a sociological way. All of these foster mothers have been given a practical education as to the best care of infants and it is not presuming too much to expect that each mother will prove the disseminator of this knowledge among her friends and relatives.

From this year's experience we can definitely conclude:—

1st—That the single home, though a very mediocre one, is a great improvement on any institution for infants.

2nd—That certified milk has not only greatly reduced infant mortality, but has also increased the normal health of our charges.

3rd—From a sociological standpoint much has been accomplished along hygienic and educational lines by the relation of the visiting nurse and the baby clinic to the boarded out babies.

THE COST OF ADEQUATE RELIEF

Harriet H. Sloss

It is a curious fact, but a noteworthy one, that few of us have any definite idea of the actual cost of adequate relief. This term, like so many other things in life, is made so familiar by constant association, that we scarcely stop to analyze it. Some vague, half-defined notions serve to satisfy us, or even more than satisfy us, since, unless we deliberately set ourselves to really classify our ideas, we feel quite comfortably well informed. If it were possible, at this moment, to stop right here and ask you—and most of you are experienced workers—to give an estimate of the amount necessary, you would, I know, fall far short of the fund required, administered, as it must be, with economy and the best judgment which can be brought to bear upon the subject.

All workers along charity and sociological lines will bear me out when I say that there exists a curious but deeply rooted idea in the lay minds of this community that "we have no real poverty in San Francisco." This phrase meets one on every side until really it seems almost like a slogan with which to repel the attacks upon all hearts and purses. To

change such an idea or divorce people from a phrase which springs almost automatically to the lips is no easy task. Yet that is, it seems to me, perhaps the most important education required in our city to-day, when we are confronted with the facts that recent investigations in New York have led to the conclusion that an income of less than \$800.00 a year for a family of five (two adults and three children) does not provide for independent living on a basis that secures proper food, clothing and housing conditions, and that our own Miss Peixotto's recent investigations lead her to think that not less than 20 cents per day for each person is necessary to supply food of sufficient amount and variety. On this basis, a regular income of about \$30.00 per month is needed to supply food materials for a family of five and when we supplement this by rent and expenditures for clothing, we realize that we have never in San Francisco had any real conception of what adequate relief means. In fact, the charity world is just waking up to the knowledge that much of the degradation due to poverty might have been prevented had the relief been adequate.

Consider, too, that the rise in prices has made relief cost from 30 per cent to 40 per cent per person more than it used to and that the scale of giving must be proportionately increased, and then it must be at once seen what an expensive matter it all becomes.

My own practical education along these lines came to me mainly through the work of the Relief Committee. A description of this Committee's scope of work seems, therefore, the most concrete way of bringing home the points I wish to make to you, viz: that adequate relief is costly but that the money outlay is little in comparison with the cost to the community in health and character if it fail to make possible preventive measures and permanent results.

Before presenting to you the actual details of the cases upon which we pass weekly, which is the most direct method of putting you in touch with the actual work, I want to say a word as to the origin of the Committee, its scope and point of view. The Committee was called into existence by the necessity of passing upon the merits of such cases as required financial assistance to the amount of from \$50.00 to \$500.00, the Trustees of the Relief and Red Cross Funds having allowed a monthly sum not to exceed \$3000.00 for this purpose. The scope of its work is rather broad. As explained to us at the beginning, we are not limited to merely so-called relief work, and as we exist directly under the Board of Trustees, we are permitted by them to make such experiments as will result in placing individuals or families upon a basis that will prevent them from being a burden upon the community. We may even experiment to the extent of trying entirely new situations in the case of those, who, in our judgment, seem capable of handling them. This, as you see, is a very broad interpretation.

Just a word here as to the method of handling these cases. The Committee is given a history of the case and the report and investigation of the trained investigator from the office of the Associated Charities, and the small proportion of cases that are refused assistance speaks well for the efficiency of the workers of the Association. As the Committee is made up of both men and women—the men being men of affairs—the danger of being over-sentimental, or too great a readiness to try new things, is minimized.

After all, the human interest in this work is far more real than any amount of statistics, though figures do not lie and applicants for aid sometimes do. So to better impress upon you the vital importance of this work in concentrated form, I want to cite a few of the various types of questions presented to us and the solutions reached.

Mrs. M's husband died in 1907 of tuberculosis, leaving a family of four girls, ranging in age from nine to two years, to the mother, who worried along miserably until finally the Associated Charities, in 1908, first came to know her. She was trying her utmost to work, but was physically so near breaking down that she was entirely unfit, and because of that had started to drink a little daily merely in order to get sufficient strength from the stimulant to enable her to do a day's work. Medical attendance was given her, a tonic replaced the stimulant, and Hill Farm took her to give the much-needed rest. At this time, a grant of \$150.00 was made, of which Mrs. M. knows nothing, as these monies are handled entirely by the Associated Charities. Now that she is well housed and fed properly (she is herself a thrifty person)—I spare you all the details of her income—she is on her feet and she and her children will be able to get on. The main point here demonstrated is that this woman would certainly have become addicted to drink had not the strain been eased at the psychological moment. Much of the intemperance can be traced to the terrible strain and utter exhaustion which comes to women after nursing through a siege of long illness in their home, especially when the termination is fatal and no provision for rest is possible. Surely the money cost that comes to the community through allowing the mother of a home to drift into intemperance is many times the cost of adequate relief given at the right time.

Mrs. W., a widow, with six children from thirteen years to six months, deserted by her husband, herself suffering from tuberculosis of the throat. Only through the grant of a sum large enough to work with properly, added to much work and thought, was it possible to relieve the family situation. The mother improved steadily at a sanitarium at Haywood, the children were all committed to the Children's Agency, the oldest boy, a cripple, provided with a proper brace, suggested by the best doctors in town, which will permit him to work, and, at the same time, arrest the other progressive trouble, the baby, threatened with tuberculosis, placed in a family where she has so improved that now the physicians believe that she will completely recover. Here we have a demonstration of the importance of preventive work in cases of long illnesses where children must be cared for away from home to prevent infection. This leads logically to the consideration of another matter closely allied to the foregoing—that of the convalescent where all the good of hospital care is lost because adequate assistance at the crucial moment is lacking. This is a point which must be emphasized. Hospitals are obliged to limit their work to the cure of acute cases and it is expensive to send patients to convalescent homes or to care for them otherwise by means of nursing, etc. We all know how quickly the drain of invalidism, especially in the breadwinner, reduces a family to dependence. So often that can be avoided by the proverbial ounce of prevention at a less financial cost than any other.

There is hardly any occasion to go into detail as to the following case where a grant was made to enable one of the family to get a business education, thus raising the standard of living by increasing wage-earning capacity.

Another case coming before the Committee was that of a family consisting of an old maid sister, four younger sisters and a child of one of the widowed sisters (one of the sisters mentally defective and entirely unable to work).

The head of this family is thirty-five years of age, a seamstress earning from \$7.00 to \$9.00 per week. The application was made by the widowed sister for a machine, so that she could increase the income and be at home to care for her younger sisters, aged fifteen and thirteen, and her

own child, aged four. Here were six people, living on \$9.00 per week. The woman applied for a machine, but that was not what she needed. First, she needed medical attention, which was given. The girl of fifteen was in the grammar school—a very bright, capable, ambitious child. They thought of putting her into a factory to work, but were advised to allow her to continue in school. The girl graduated, receiving a medal. Later a grant was secured from the Relief Committee to pay for a course in stenography in a business college. She graduated in due time and a position was secured for her and she now earns \$45.00 per month, with the promise of increase. She knows Spanish and English and speaks some Italian,—is at the present time employed in a commission house.

A position was secured for the widowed sister and the little girl placed in a Day Home—the thirteen-year-old girl taking charge of the home after school hours. The income is now \$110.00 per month and the family is on the road to prosperity. The widowed sister was thought to have a malignant growth, but under the treatment of a skilled surgeon, her health has been restored. The two young girls are well dressed and well behaved, self-respecting and respected.

In less than a year, ten such cases have already proven wonderfully successful. As ambition has been stimulated in the girl or boy, the whole family's pride has answered to the magic touch of the sense of the dignity of the new position.

Statistics are nearly always uninteresting, and I shall avoid all figures except the one, which, after all that has been said, may not seem so large as before,—the amount which the Associated Charities, after careful accounting, will need annually for actual relief work, \$25,000.00 to \$35,000.00, sounds enormous, and yet when it is fully understood why the cost of adequate relief is so great, it must necessarily be admitted that the cost of inadequate relief is greater.

Perhaps I should apologize for the inordinate seriousness of this talk at this time. The topic given me is not one conducive to great mirth, nor can its discussion contribute to the gayety of nations. If it has at all driven home just a few facts or stimulated somewhere a new thought, the attempt is justified. And here endeth the lesson.

“For forms of government let fools contest,
Whate’er is best administered is best;
For modes of faith let graceless zealots fight,—
His can’t be wrong whose life is in the right.
In Faith and Hope the world will disagree,
But all mankind’s concern is charity.”

REPORT OF THE FRIENDLY VISITING COMMITTEE

Edith E. Sloss, Chairman

“Friendly Visiting,”—the very mention of that phrase fills the heart of the idealistic social worker with satisfaction and opens up a myriad of happy possibilities. Every one needs a friend and most of all those who are in the midst of poverty and misfortune.

The visitor should be a volunteer and establish her relations on the basis of disinterested friendship, as distinct from the professional visitor who represents the Association and supplies the material relief. With a little tact and a frank, wholesome interest in the family, she soon finds herself in close and friendly relation with even the most despondent home and is easily assured of her welcome. The results, although often slow to develop, are encouraging in comparison to the small amount of time



Cottage moved to leased grounds and just being placed on foundation



One of the largest of the organized Relief Camps

given to the one or two families the visitor is befriending. Three or four visits a month are all that is necessary unless a crisis in the family affairs is imminent. At such a time, the friendly visitor can, in many cases, avert a catastrophe.

The educational advantages of visiting among the poor are splendid. The visitor can learn much about the sanitation of the city, about the dwellings of the poor, about the labor laws and child labor, about the schools and playgrounds—all topics about which the layman knows too little.

Our particular committee came into existence with a small though earnest body of workers two years after the fire of 1906, at a time when the list of pensioned families allotted to the Associated Charities by the Relief Corporation had dwindled from six hundred to forty-five, but when conditions following the financial panic had forced many to appeal to the Associated Charities who before that time had been self-supporting.

On our list of visitors from the very start we have had the Misses Arnstein, Miss Perry and Miss Sussman, and have added, since then, Mrs. Walter Mead, Mrs. Robert T. Devlin, Miss Carrie Wiggins, Mrs. Marcel Cerf, Miss Alma Levison, Miss E. M. Turner, Miss L. H. Koch, Mrs. L. W. Neustadter, Mrs. C. D. Gresham, Mrs. Gaillard V. Stoney, Mrs. Charles Raas, Mrs. Elsie Weisbaum and others, with the Rev. D. O. Kelley to advise and assist us at all times. We need more visitors and ask for volunteers to help us in this most encouraging work.

REPORT OF LEGAL COMMITTEE

Robert C. Porter, Chairman

The increase of the activities of the Associated Charities—its larger place in the life and in the problems of the community is vividly impressed upon the Legal Committee. This is not a protest, but an appreciation.

The character of question put to the Legal Committee is nowadays seldom one affecting a single individual or family, but steadily tends toward the solution of a general social condition. In the great mass of relief work which the office of the Associated Charities has handled in the years since the fire, the larger side of the social problem in the community might easily have been lost sight of. The pressure of detail in individual cases, has, however, been made apparent to the Legal Committee only through those statements of individual cases necessary to illustrate the need for the application of some larger principle.

In a survey of its year's work the report of the Legal Committee is in danger of resolving itself into an appreciation of the executive secretary, Miss Felton. I believe it is because of her unfailing perception of these larger principles that the character of question submitted by Miss Felton to the Legal Committee has challenged the interest and the co-operation of the Judges of our Superior Court, and the Police Judges, as well as the District Attorney and officers of the Court. This co-operation has been most gratifying.

Those cases that have involved a contest in the Superior Court have been cases in which a principle was involved. The Judges of the Superior Court have recognized this fact and have shown appreciative comprehension of the work which the Associated Charities is doing. By the Police Judge, little time can be spent beyond a consideration of the brutal facts of a case. There has been secured, however, a general acknowledgment of the purpose of the Associated Charities to raise the standard of family life, rather than to secure the punishment of an individual. A

statement made by the Associated Charities is now usually accepted by the judges of the Police Court as the right conclusion from the facts. From the District Attorney's office, we have received most active and courteous aid.

In the work of the Juvenile Court, special recognition here is due to Mr. Roland Becsey, Deputy District Attorney, who has given interest and successful effort in our behalf.

AS TO THE RESULT OF THE YEAR'S LEGAL WORK

A line of procedure was devised and adopted by which, when the conditions under which a child is living are impossible of correction, the parents are given a final hearing before the Juvenile Court, and deprived of the custody of the child on account of their cruelty or neglect at the time of the commitment to the Associated Charities. This frees the child for adoption into the right kind of home without the need for securing the consent of drunken and brutal parents whose whereabouts may be unknown.

The work of the Associated Charities in placing dependent children in homes where they will grow up as members of the family, rather than as inmates of an orphan asylum, has become possibly the branch of its work most familiar to the general public. Placing the children to board in these homes has meant the expenditure of ready money. Many of these children were committed through the Juvenile Court and paid for by the City and County. The increase of this character of work led to a great increase in the demands upon the City, and it was found that opposition to the grant of this money was developing in the Board of Supervisors. Orphan Asylums which maintain dependent orphans and half-orphans are reimbursed by the State. We believed that the City and County was entitled to reimbursement from the State for money expended in the support of orphans and half-orphans not committed to an orphan asylum or institution. The matter was presented to the Board of Supervisors and your Committee, with representatives from the Finance Committee of the Board of Supervisors, presented the facts and the law to the State Board of Examiners. As a result of this work of the Associated Charities Committee, the City and County of San Francisco claims re-imbursement to the amount of \$45,750.00 from the State. In the work of the Associated Charities itself the result has been to overcome the prejudice of the Supervisors against the grant of funds. The poor good mother, who otherwise would have been forced to give up her children in order to earn her own bread, is enabled to have her children boarded in her own home where they will receive her love and care and thought.

There is pending before the Superior Court at the present time, awaiting decision, a case which involves a question of peculiar interest. In the course of the work of boarding out dependent children, it has been found that a large percentage of the foster mothers wish to adopt the child boarded with them. Some two years ago a child was placed to board with a good woman. As time went on it became clear that kind to, and fond of, the child as the foster mother was. she had not an intelligent appreciation of the needs of this particular child, and the child was taken from her and placed to board elsewhere. Now comes the original foster mother into court, asserting her right to adopt the child and denying the right of the Associated Charities to withhold its consent to this adoption, although the child has been in its custody for some two years and a half. The Associated Charities takes the position that under the law its consent is necessary to the adoption of the child, and, further, that the exercise of discretion in the granting of consent is essential to

the spirit and effectiveness of the work. That if in the exercise of such discretion consent is withheld, it is not required to give the reasons for refusing consent. Judgment is always exercised to the end that the best interests of the child shall be served. The case was tried and argued entirely on this theory and we await the decision with much interest. The effect of an adverse decision would be serious. The right of any person to adopt a ward of the Associated Charities as an abandoned child, without regard to the wishes of the Association, would be absolute under such an adverse decision.

As to work ahead: The questions put to the Legal Committee have, as I have already said, been the larger type of questions with which the office has had to deal. The innumerable cases of distress where aid and advice of a legal nature are necessary, have been disposed of without reference to the Committee. It has been the plan of this Committee to organize during the past year a Legal Aid Society, with headquarters and a representative in the office of the Associated Charities, ready to meet the need in the constantly recurring cases of people involved with the law. The need for such organization on a basis which will require only such payment from the applicant for advice as he is able to give is pressing. Services will be readily volunteered from young attorneys, but, in order that the necessary high standard of service may be maintained, the organization will require a responsible supervisor. The organization of this work must be, I believe, an important part of the work of the Associated Charities during the coming year.

THE NURSE'S DAY

Eleanor Marie Kane, District Nurse

When the nurse comes to the office in the morning to arrange her work for the day, she often finds fifteen to eighteen people waiting to talk to her. Here are a few examples of the requests made.

"Please come with me to the doctor; he is going to make a good visit to my stomach. I want someone to hold me." The speaker is a hysterical Latin of about forty, on whom the stomach pump is to be used at ten-thirty. There is no use in the nurse refusing as the man won't go without her. She has been with his family at the birth of all his children. It is her duty to find out whether the man is sick or not sick. If he is sick, arrangements will be made to cure him; if he is not sick, he will be threatened with arrest for non-support of his family.

The second is a swollen-eyed little girl. Between her sobs she says: "I just come to tell you not to send any more milk to my baby. My baby can't drink no more milk because she died this morning and my mother says send it to a baby that can drink it. Please come to see my baby. She's in a pretty white coffin. She looks like God." The "pretty white coffin" is bought out of "my baby's" life insurance.

The third is a husky laborer who comes to thank the nurse for closing his wife's eyes in death last month. He wants her advice about an important matter—finding another wife. He can't keep a cook and he does not want to put the children in an orphanage. He thinks an old maid might do. Please write to him, quick.

The fourth is a man who has a "tight chest" and whose "head runs around like a top." He has a very rapid pulse and high temperature and asks for some of the brown medicine that cured the Anzolini baby. The nurse must convince him that he must first go to the clinic to have a diagnosis made, after which she will follow out the treatment prescribed. Then he says, "Venite, a tradurre per me?" Later the case is diagnosed

as pneumonia; the hospital is suggested; the man refuses—he is afraid of the “black bottle.” The nurse must supervise his case at home.

The fifth is the case of a sad-eyed woman who tells the nurse that “Bertha was out all night,” and “Won’t you ask John to marry her?”—another woman who believes in matrimony without love or respect.

The sixth is a girl who has had a part of a finger chopped off in the factory. She asks if something, anything, can be secured from the firm. Close questioning reveals the fact that she has “signed de paper.” She is entitled to free medical care and can return to the factory when able to work.

The Sanchez girls, fifty-five and sixty years, respectively, come next. They know no song but “Why is human life so cheap and bread so dear?” Their mother of eighty has just died. These old maids have no credit with the undertaker and would like to borrow \$35.00 to bury their mother outside of the potter’s field. They make nightgowns at 75 cents a dozen, but have saved nothing. Alas! They have to “eat a little and pay much rent.”

The next is an unmarried mother with three girls. Her present “amante” objects to “muchachas.” She therefore asks that we put them in a “college” until they are fourteen years old, when she will “draw them out.” They will then be able to earn for her “amante.”

The next is a sickly-looking, hollow-chested, hollow-eyed, mouth-breathing man who asks for a doctor for his seventeen-year-old wife. The man is out of health, out of work, out at the knees, out of food, out of home; he was lured here from Texas by the great advertisement of the wealth, health and happiness to be found in California, as many others have been. Here we have one answer to the inquiry, “Why are there so many poor in San Francisco?”

Then the phone rings and Miss Brown says—“You will be glad to know that I have had another raise in salary.” Miss Brown is one of the ten girls who have been given a business course by the Associated Charities. Every one of these girls has been successful and is doing well. Help given in this way has not only made the girl self-supporting but has given the family a better social standing than could have been reached in any other way.

The interviews being finished, the nurse is ready to start on her rounds.

The first call follows a visit by the “long-legged bird,” who has presented Mrs. L. with her eighth. Already they have decided to make a policeman of this wriggling bit of humanity. There is no one to take care of the mother except ten-year-old Mary, but she manages this with the aid of the nurse. The man’s income is \$11.00 a week. Nine people live on this. The district nurse is a frequent caller—always some one sick.

The next is a case of cancer. It is in cases like this that the nurse’s best work is done. Here she is able to relieve much pain.

The next is to bathe a three-hundred-pound woman who has heart disease. This woman is the mother of queer little Mary Smith, who, at eleven years of age, had never been to school. Mary had a peculiar skin disease which resisted treatment. Her family believed that she had been “marked,” and therefore could not be cured. The nurse argued and pleaded with the mother and finally took Mary to the Fruit and Flower Mission Clinic. The result, after a year’s treatment, is that she is almost cured and in school.

The next patient is one with leg ulcers,—a widow of forty-two, with four children. Ulcers have been running for eighteen years. The doctor and nurse suggest hospital. She refuses. There is nothing else to do except to have the district nurse call and dress the ulcers. The nurse

called every day for nearly six months, then every other day, and later once a week. The result is that in less than a year the woman's leg is healed, and she is not only able to walk but able to work.

This is followed by a visit to an aged woman who is suffering from dry gangrene and deep bedsores. Her only daughter is so worn out that she can no longer do the dressing alone.

To show you that the work of the Associated Charities is worth while, let me relate one case. The Pinto case was reported by telephone. The family was found in a basement, where the rain came pelting through. There were fat snails in the corners and bugs of different kinds elsewhere; there were three thin-legged children—the youngest would have been in swaddling clothes if they had had any. The poor mother was ready to surrender. The father was hardly able to drag himself around. The Associated Charities first moved the family to better surroundings, reported their former quarters, the basement, to the Board of Health, and then provided the whole family with medical care. The woman's trouble was tuberculosis of the abdomen, and she was operated upon by a Fruit and Flower Mission doctor, in a private hospital. The man, who had been ill for years, had lost hope of ever getting better, but he was cured of hookworm by another specialist of the Fruit and Flower Mission's medical staff. Two of the three children are now strong and well, the baby is still delicate. To-day this family owns its own home. The mother and father are both well and the man has a permanent position at \$15.00 per week. His superintendent says he is one of the most faithful workers in the shop. The woman has been taught how to care for her children, how best to care for her home and how to prepare wholesome food for the family.

It is now five o'clock and the nurse telephones to the office to see if any case of illness has been reported that requires her immediate attention. She is sent to see a sick man whose case has been reported by telephone. She arrives in half an hour. The door is opened by a woman with a beautiful face, who seems surprised to see the nurse and says she did not expect to see anyone until the following day. There seems to be considerable commotion in an inner room, but after a few minutes, the woman ushers the nurse into a bedroom, where lies the husband. He is puffing under a weight of clothes. The nurse takes out the thermometer. The wife seizes it at once and says she will wash it in the kitchen. She returned shortly and placed it in her husband's mouth. The nurse felt the pulse, which was strong, regular and beating at a normal rate. The man's temperature registered 104. Strange! The nurse shook the mercury down, then replaced it in the man's mouth. Two minutes later it was 98.6. The nurse told the man she would like to see his feet. The man sat bolt upright in his bed and said, "Madam, I am a modest man and not even my wife has ever seen my feet." Notwithstanding this protest, the nurse turned back the bedding and there was a pair of cowhide boots, number tens—the man was fully dressed, except for his hat and coat. Then came an explosion of words, followed by an explanation. Like to the story of Adam, it was the woman who was to blame. They had planned to get groceries from the Associated Charities by the man feigning illness, and the husband was to allow the wife the equivalent of the groceries so received in money with which to buy a dress and other articles she wanted. No application has since been received from this family.

The nurse called on several chronic cases, in several instances giving practical lessons in the preparation of milk and other food for infants. A late evening visit to a baby suffering with pneumonia finishes the day's work.

MEMORIAL SKETCH—LUCY B. FISHER**Helen B. Pendleton**

The love of work, the love of life for work's sake, the love of the suffering, the love of the high standard, the love of the beautiful and the love of loving friends inspired the life just ended here. To such a one, work is not the cross of life, but its crown. Her work was vital to her, and she brought to it not only the joy of working, but the nurse's passion to alleviate pain and the artist's delight in the finished product. The nurse's heart and the artist's mind "accorded well to make one music," and there was no need to supplement or to finish a piece of work begun by Lucy Fisher. This held true through the weary months of suffering, which, to one less heroic would have been months of invalidism, when she, still with courage to soothe and sympathize, not only endured the pain, but endured it with the "will to smile."

REPORT OF THE INDUSTRIAL RELIEF AGENCY FOR HOMELESS MEN**Thomas Richardson**

In August, 1910, a movement was started by Rev. D. O. Kelley of the Central Council of the Associated Charities, to establish an Industrial Relief Agency for Homeless Men. A committee was then appointed from each of the following organizations: The Associated Charities, the Church Federation, the Hebrew Board of Relief, the Protestant Episcopal Church, and the Roman Catholic Church. After a great deal of planning, the Agency was organized and the following Board of Trustees appointed: Thomas Richardson, Associated Charities; Barton S. Hays, Church Federation; Simon Anspacher, Hebrew Board of Relief; Dr. Langley Porter, Episcopal Church; and A. B. Maguire, Roman Catholic Charities. The Agency was opened on the first of November, its purpose being to provide work for men unable to find enough employment to pay for their meals and lodgings, and also to provide temporary employment for men discharged from the City and County Hospital as convalescents.

Below is given a statistical report of the work done during the first four months.

Applications taken	1760	
Applications taken with tickets.....	502	
Applications taken without tickets.....	1258	
Men secured work through Agency.....	279	
Men secured work themselves.....	154	
Men secured day work through Agency.....	84	
Men granted admittance to Hospital and Relief Home.....	46	
Men that would not work.....	139	
Men that left Agency after working 5 or 6 days.....	1122	
Number of men given meals and lodgings.....	4989	
Number of bed tickets issued.....	5074	\$ 761.10
Number of meal tickets issued.....	7935	1190.25
Total		\$1951.35

The majority of the men who have reported at the Agency for temporary relief belong to the better class and no complaints have been received from any person to whom men have been sent for day work or permanent positions. The Agency is open every day in the week from 1 P. M. to 10 P. M. These hours were established so that men could



Lucy B. Fisher

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have the morning and part of the afternoon to look for outside employment. This has been found to be a good plan, inasmuch as men working at an Industrial Agency all day, would probably be a burden for three or four months during the year. This is the only Agency in the City that works its men in this way.

The Agency is supported from the sale of books and wood. The books that are sold for \$1.00 contain ten tickets. Each ticket entitles the purchaser to send a man to the Agency for work. This man may cost the Agency five or six dollars before a position is found for him, or arrangements can be made for his admission to the City and County Hospital or the Relief Home. Each ticket in this book is an insurance against the giving of relief to an unworthy man, as the man that is unworthy and makes a practice of begging from door to door, or on the streets, will not report to the Agency, because he knows that he will have to work for his meals and lodgings. To the man who is sincere in his efforts to secure work this ticket is of much more value than a ten or twenty-five cent piece, as it enables him to work at the Agency several days until he finds a position or until the Agency is able to secure one for him. It is the duty of every charitable person in San Francisco to give financial and moral support to this work.

REPORT OF THE SAN FRANCISCO HOUSING ASSOCIATION

Alice M. Griffith

The San Francisco Housing Association was formed in April, 1910, in response to an appeal to all organizations interested in constructive social work. This appeal was made by the Telegraph Hill Neighborhood Association, the Associated Charities, the Social Service Commission of the Episcopal Church and the Woman's Public Health Association. The Association is at present representative of sixteen organizations—each organization paying an annual subscription of ten dollars and being represented by two delegates. Individual membership two dollars.

Since the founding of the Association its work has been carried on chiefly by committees, the two most active having been the Investigations Committee and the Revision Committee. The latter, with Mr. Robert C. Porter as Chairman, redrafted the State Tenement House Law passed January, 1909. As Senate Bill 243 the revised law was introduced by Senator Lester G. Burnett January 11, 1911.

In his report Mr. Porter makes the following statements:

"It is proposed by Senate Bill 243 to so amend the existing law as to safeguard the health and safety of the tenants and the public and at the same time to avoid placing unnecessary or unreasonable restrictions upon the owners of buildings and lots.

"Inconsistencies between the existing Act and general practice in building have been reconciled.

"Where the provisions of the existing law are inadequate, changes are recommended.

"Provisions for the enforcement of the law have been added, in order that it may be administered with fairness and efficiency in all cases. The lack of a Tenement-House Commission, such as exist in other States, makes such provisions necessary.

"Sections of the existing law are so re-arranged as to facilitate reference to the Act and compliance with it."

The most radical change in the law was that made in the definition of a tenement house. By eliminating the clause referring to the "common right" in halls, stairways, etc., all buildings occupied by three or more

families were brought under the restrictions of the Tenement House Law. This is a much needed reform, for not only the Romeo flats, but also many types of multiple dwellings have been exempted from the restrictions of the law owing to some evasion of this common right clause.

Unfortunately the definition so amended was made the subject of attack, and it has been changed to exclude flats occupied by three families, and two-story flats occupied by four families. With some other undesirable changes the law, as Senate Bill 1221, was passed by the Senate March 13th, 1911, with only one dissenting vote.

Investigations have been made in eight blocks, four on Telegraph Hill; one between Telegraph Hill and Russian Hill; one on Russian Hill; one in the Mission; and one between Webster and Buchanan, Ellis and O'Farrell Streets.

The most complete investigations are those made on Telegraph Hill. In the houses built immediately after the fire every law of hygiene is violated. In the houses built since the passage of the Tenement House Law, many violations of the law are found. In every case a greater percentage of lot is covered than is permissible, thus necessitating many dark, unventilated rooms. Many other violations of the law relating to privacy, size of rooms, cubic foot air space, etc., have also been met with. These can be prevented only by systematic, authorized and intelligent inspection. San Francisco has no tenement inspector though it is fast becoming a city of tenement houses. The records of the Spring Valley Water Company, which have been placed at the disposal of the Housing Association, show the tremendous increase in the number of families occupying multiple dwellings. These records have also been consulted in order to secure a general survey of the lot areas covered in different districts of the city.

This survey shows a lamentable overcrowding in certain sections, with a corresponding lack of building in other districts. Thus had the law been strictly enforced, a more even distribution would have been observed. The work of the Investigations Committee has been limited to the capacity of a few volunteer inspectors; yet inadequate as these investigations necessarily have been, they show not only a grave lack of enforcement and a rapid increase of every type of multiple dwelling, but also that the great number of buildings are of cheap frame construction which in the course of a few years will deteriorate, be vacated by their present prosperous occupants, and become the homes of an ever-changing population. Though all the poorer districts of the city were cleansed by fire less than five years ago, the slum already exists, and in every quarter of the city foundations for its extension are being laid.

In less than five years San Francisco is confronted by worse conditions than those which are being vigorously and sagaciously controlled by the business men in such cities as Cleveland and Detroit, and though the evils are not as extended as in the larger Eastern cities, they are as bad as any that exist. Lot areas covered; rooms without windows; houses without sunlight; bedrooms overcrowded in many cases by adults of different sex; all the evils of tenement house life have been found; yet San Francisco will not learn from the experience of other cities.

If the economic value of good housing were understood, public interest would at once obtain a rigid enforcement of the law.

The Housing Association will hold its first annual meeting in April and at that time a detailed report will be submitted. It is the province of the Associated Charities to foster every constructive social effort; as the basis of all such effort is the home, the work of the Housing Association is endorsed and supported.

THE INSTITUTION AND THE HOME-PLACING AGENCY.

Anna W. Beaver

President San Francisco Ladies' Protection and Relief Society.

Hospitality is the first duty of an institutional home for children. Next only in importance to a prompt, generous and kindly reception is an intelligent dismissal. Only two classes of children should be considered permanent inmates of a Home: those who have good fathers and mothers, whose work will not permit them to keep their children with them, and who will be able to reclaim them when they are old enough to be self-supporting, and those physically or mentally unfit for placing in private homes.

Granted, that the free private home is the best haven for the dependent child, nothing is more certain than that the younger the child is the more is it likely to make strong and abiding ties in a new home. We are finding out that the only serious problems in home-placing are presented by girls of ten or older. Adaptation is then equally hard for child and foster parent.

The employment of a trained home-placing agency is of the greatest assistance to the institution in the saving of valuable time and in the greater selection of homes offered. The home-placing agent is constantly visiting those applying for children in their homes, looking up references, and studying conditions. This is a slow process, but when a supply of homes is on hand the child that fits is quickly found and transferred. Constant visiting of homes soon develops sound and prompt judgment on the part of the visitor as to the conditions of the home offered. How much better is this method than the old one of arranging for homes by volunteer correspondence, with all its attendant prejudice, vagueness, and delay!

The ability of the visitor to take in the whole situation is an important feature. Father as well as mother, other inmates of the home, the town, the church, the school may all be seen in a single visit. The good visitor makes herself a friend to the child in the institution. She can describe in detail the home to which it is to be taken, and awaken an interest in it. The journey becomes a pleasant outing and the introduction into the strange new home is robbed of half its terrors. It is not surprising that other children in the institution soon follow her about, asking when their turn is coming to go to a new home. The old way meant at best one member of the family coming to the institution and bearing off the probably unhappy child, who would not be likely on arrival to be in a state of mind to make a very favorable impression on its new friends.

Subsequent visits determine whether the home and the child are going to fit—not letters from either child or foster parent. Every one who has had to do with children knows how many hardships they will endure without complaint, even in the foster home. The desire to "make good" begins early, and the idea that he is a failure prevents many a child from asking to come back, and letters of course are usually looked over before being sent.

Changes in family conditions, making a good home an undesirable one, frequently occur, and the institution will know nothing of the change unless some one visits the home frequently. Experience has proved that the better the foster parents are, the more likely are they to welcome the frequent visits of the home-placing agents, who will share responsibilities and whose training makes their advice valuable.

These suggestions are not merely theoretical, but are based on the experience of the San Francisco Ladies' Protection and Relief Society.

The society has employed as its agent in home-placing for the eight years just passed the Children's Agency of the Associated Charities. The work done by the Agency has been entirely satisfactory, and the relations between it and the Society have been most harmonious and agreeable. The faithfulness and kindly offices of all the many agents who have from time to time engaged in the work have been much appreciated, and the thorough, intelligent, and sympathetic reports that are presented each month do more to make the work done by the Society seem really useful and vital than any other testimony that can be received, proving that the institutional home for children, so much criticized in these latter days, may be but a stepping-stone to a broader and better life for those whom misfortune drives to seek its shelter.

Subscriptions and Donations from May, 1906, until December 31, 1906

Arnstein, Simon & Co	\$ 25	Kennett, Thomas & Co.....	\$ 100
Blanding, Mrs. Gordon	30	Kohl, Sarah	50
Boys and Girls Aid Society..	499	Koster, Mrs. T. J.	7
Cheney, Dr. W. F.	34	Kurzrok Bros.	25
Chicago Board of Charities..	4	Leszynsky, E. L.	61
Christ Church, Reformed		Lord & Taylor, New York..	100
Episcopal of Chicago	288	Mangels, Miss Agnes	100
Christian Church	4	Merchants' Association	50
Crocker, Mary A. (Trust		Miller & Lux	5
Fund	960	Pacific Hardware and Steel	
Cushing, Charles S.	80	Co.	25
Devine, Edw. T.	8	Governor Pardee (\$2500 from	
El Bethel Mission, Pacific		Philadelphia Relief and	
Grove	6	\$2,500 from Pittsburg Re-	
First Congregational Church,		lief), (for children's work)	5,000
Pacific Grove	36	Phillips, I. & M., New York.	30
Flaherty, Joseph B., New		Poncet & Nesser, New York	25
York	25	Post, Samuel, New York....	25
Flosheimer, Sam'l, New York	11	Ray, Mrs. S. J., Berkeley....	50
Gladding, McBean & Co.....	10	S. F. Ladies' Protection and	
Goldberg Bros. & Co., New-		Relief	200
ark	100	Saunders, Mrs. L.	20
Goldman, M., & Co., New		Sherwood, Mrs. Robt.	20
York	20	Society for Christian Work.	120
Governor's Relief Committee		Solomon, Max, New York...	100
of Hawaii	250	Sondheim & Magnus, New	
Hearst, Wm. R.	960	York	25
Heller, Clara H.	100	Spero, David Co., New York	78
Heller, Mrs. E. S.....	270	Stern, Mrs. Sigmund	50
Heller, Mrs. S. W.	100	Stebbins, Mrs. E. L.....	50
Holje Catering Co	10	Strauss, Levi & Co.....	1,000
Huntington, Miss Marion ...	10	Tillman, Miss Agnes	5
Johasson, Joseph & Co., New		Tillman, Mrs. F.	5
York	100	West Oakland Home	60

Subscriptions and Donations for 1907

Astredo, J. C.	\$ 5	Patton, W. R.	\$ 2
Boys and Girls Aid Society..	499	Pendleton, Miss Helen W...	25
Cole, Orsamus	5	Provident Relief Fund, New	
Crocker, Mary A., trust....	960	York	50
Delaney, Mrs. Dora	10	Robinson Bequest Fund....	600
Delaney, Miss Mary	5	St. Luke's Women's Auxil-	
Doctors' Daughters	30	iary Association	5
Gladding, McBean & Co....	10	Society for Christian Work.	120
Griffith, Miss Alice	10	S. F. Ladies' Protection and	
Hearst, Wm. R.	960	Relief Society	200
Heller, Mrs. Clara H.....	20	Sproule, H. R.	15
Heller, Mrs. E. S.	220	Stern, Mrs. Sigmund	50
Islam Temple A. A. O. N.		Schmidt, Val	5
M. S.	25	West Oakland Home	60
Jewelers' Relief Association.	500	Women's Emergency Socie-	
Kohl, Sarah	25	ty, Pleasanton, Cal.	5
Mason, M. A.	5		

Subscriptions and Donations for 1908

Alameda Elks, No. 1015 (Benefit Children's Agcy). \$1,956	Mayor's Fund	\$ 300
Allen, L. W. 5	Myers, Mrs. J. (from children)	200
Babcock Co. 5	Myers, Mrs. Jonas	5
Bankers' Association of San Francisco	Myers, M. (from children).	100
2,250	Mizpah Charity Club	5
Boys and Girls Aid Society. 499	National Security Co. 7	
Brenner, Amelia	Nursery for Homeless Children	25
100	Pacific Coast Syrup Co. 50	
Brown, Chas., & Son..... 5	Pope & Talbot	10
California Barrel Co. 50	Powell, Wm. A. 1	
Chamberlain, Joseph P. 250	Putnam, Osgood	5
Children's Hospital	Raas, Alfred	20
5	Regan, A. J. 5	
Clark E. A. 1	Rey, S. J. 50	
Crocker, Mary A., (Trust Fund)	Robinson Bequest	200
1,060	Rosenberg, A. 5	
Doctors' Daughters	Samson, Mrs. R. 5	
100	Scott, Mrs. A. W. 15	
Dunn, Mrs. Marian A..... 2	Selman, Robt. 5	
Ellis, C. E. 5	Simon, Mrs. J. C. 5	
Ellsworth, Judge	Singer Sewing Machine Co.. 5	
5	Sisson, Laura K. 5	
Esberg, Mrs. M. 2	Society for Christian Work. 120	
Galland, Mrs. Aaron	Sommer & Kaufman	5
2	Standard Milk Co. 10	
Gladding, McBean & Co... 10	Stebbins, Mrs. E. L. 40	
Greenwald, Laura	Stern, Mrs. Sigmund	50
25	S. F. Ladies' Protection and Relief	200
Greenwall, Louisa	St. Francis Carriage Co. 5	
25	St. Luke's Church	5
Griffith, Miss Alice	Volkman, Mrs. Geo. F..... 25	
5	West Oakland Home	60
Haas Bros. 20	Witt, W. W. 5	
Hearst, Wm. R. 960	Wobber's	10
Hecht, Miss Edith	Young Ladies' Guild First Congregational Church	10
5		
Heller, Mrs. E. S. 100		
Helpers, The		
5		
Hooper, Geo. W. 50		
Irvine, Mrs. Margaret		
103		
Kinney, R. W., Co. 5		
Kohl, Mrs. Wm. 50		
Lathrop, Barbour		
100		
Lent, Bessie H. 25		
Louis, Emanuel		
3		
Library Bureau		
5		
McDonald, R. H. 5		
MacDonald Lumber Co. 5		

Subscriptions and Donations for 1909

Alper, Mrs. J.	\$ 20	Perin, Lelio	\$ 20
Barth, Jacob, & Co.	5	Phelix, Mrs.	5
Boegershause, John	1	Putnam, Osgood	130
Bogart, Mrs. W.	20	Richardson, Mary C.	5
Bonestell & Courter	5	Robertson, Miss M. C.	5
Boys and Girls Aid Society.	499	San Francisco Ladies' Pro-	
Brace, Herbert M.	635	tection and Relief Society.	200
Brady, James J.	20	San Francisco Maternity ...	20
Crocker, Mary A. (trust)...	1,260	Scherer, Mrs. R.	20
Crossen, Mrs.	1	Seigel, Mrs. H.	5
Doctors' Daughters	60	Sherwood, Mrs. Robert	20
Doe, Miss M.	50	Sloss, Mrs. Joseph	5
Ede, Wm. Co.	10	Sloss, Mrs. S.	10
German Ladies' Benevolent		Society for Christian Work.	120
Society	10	St. Luke's Church	5
Gladding, McBean & Co....	10	Tevis, Mrs. W. S.	20
Gottlob, Mrs. J. J.	5	Thomas, Mrs.	2
Hearst, Wm. R.	960	Welbanks & Co.	6
Hooker, May Osgood	25	West, Elliott & Gordon....	5
Kohl, Mrs. S.	50	West Oakland Home	60
Ladies' Protection and Re-		Worcester, Rev. Joseph	60
lief Society of Oakland... ..	95	Young Ladies' Guild of First	
Mizpah Charity Club	5	Congregational Church of	
Murray, Mary	1	Oakland	30
Newman, A. A.	5		

Workers in Charge of Districts for the Sale of Thanks-giving "Examiner" and the Amount Collected, 1909

Alcaly, Miss L.	\$ 6	Magner, Mrs. E.	\$ 53
Austin, Mrs. M. O.	60	Marsh, Mrs. F. D.	135
Baker, Mrs. John D.	145	May, Mrs. Margaret C.	123
Boch, Miss Rose.	38	Minich, Mrs. Chas. R.	22
Cole, Miss Katharyn L.	90	Moses, Miss Rose	17
Cook, Miss Corinne	20	Newell, Mrs. G.	25
Cotton, Mrs. A. R.	13	Peart, Mrs. Hartley F.	95
Gunn, Mrs. A.	34	Pinther, Mrs. Theodore....	100
Heald, Mrs. E. P.	51	Rosenberg, Dr. C.	81
Hertz, Mrs. Louis	85	Scott, Mrs. A. W.	1,022
Heynemann, Mrs. H. M.	145	Skinner, Mrs. L. M.	32
Jordan, Mrs. J. C., and		Stern, Mrs. Sigmund	571
Pfingst, Mrs. F. L.	337	Strickland, Mrs. S. L.	218
Levy, Mrs. J. C.	238	Taylor, Mrs. E. Dewitt	385
Linz, Mrs. Frederick	24	Vieller, Miss Louise	107

List of Those Who Advertised in the Thanksgiving "Examiner" of 1909 at the Solicitation of the Associated Charities and for Its Benefit.

M. Abraham, Abramson Bros. & Co., Acme Lumber Co., H. C. Ahlers, H. C. Ahpel, Alaska Commercial Bldg., Alaska Packers' Association, Alcazar Theater, Allis-Chalmers Co., Alsen's Portland Cement (James Maynard), Ames, Harris, Neville Co., A. Andrews (Diamond Palace), Anglo-California Trust Co., Anglo and London Paris National Bank, Thomas Archer, H. K. Asher, Associated Oil Co., Auto Livery Co., Automatic Vacuum Cleaning Co.

David S. Bachmann, I. Bachman & Co., Peter Bacigalupi & Son, J. Baer, W. Baron, B. & D. Restaurant Co., Baldwin Co., Baldwin & Howell, Balfour, Guthrie & Co., Balloon Route Excursion, M. Banner, A. G. Barnett, S. Barth & Co., Basch Auction Co., Bass, Heuter Paint Co., Baumgarten & Co., Mrs. R. Beerman, J. O. Bellis, Albert M. Bender, Bernhard Mattress Co., Bertheau, Watson Co., Chas. Berwin, Big Trunk Store, W. A. Blackwell (manager Frank Bros.), Blanco's, Bliss & Faville, Miss M. E. Boisson, John Bollman & Co., Mrs. A. Borlini, Bowerman's Pharmacy, M. J. Brandenstein & Co., B. H. Brisac, Brittain & Co., John A. Britton (S. F. Gas and Electric), Brock & Co., A. H. Brod Co., Mrs. R. G. Bromlee, Brown & Bauchau, Chas. Brown & Son, Edw. Brown & Sons, Buckingham & Hecht, V. Bujanoff, Burns' Hamman Bath, Bush Bros., Bushnell's Photo Co.

Cahn, Nickelsburg & Co., Armand Cailleau & Co., Justinian Caire Co., California Baking Co., California Club, California Fig Syrup Co., California Fruit Cannery Ass'n., California Market Co., California Notion and Toy Co., California Optical Co., Canton Bazaar, H. C. Capwell, George Caratan (Spreckels' Market), Paul Carroll, Esq., Miss Kate Caskel, Castle Bros., Leo W. Caswell, Catton, Bell & Co., Central Trust Co. of California, E. J. Cevaseo ("La Voce de Popolo"), Gus Chevassus & Co., Chutes Realty Co., City of Paris Cleaning Co., City of Paris, City Electric Co., Clarion, Elizabeth S. Clark, Clayburgh & Bro., Cliff House, William Cluff Co., Coffin, Redington Co., Colman Co., Continental Caoutchouc Co., Dr. C. A. Cook, Cosgrave Cloak and Suit House, Coughlan & Co., E. B. Courvoisier, the Misses Cox, John Crowley, Crown Distilleries Co., Cunningham, Curtiss & Welch, Benj. Curtaz & Son, E. Curtis.

Davis & Schonwasser, Deimel Linen Mesh (System Co.), Deremer & Co., Dickson & Thieme, L. Dinkelspeil, J. W. Donnelly, W. Dooley, The Doric, E. I. Du Pont de Nemours (Powder Co.), Eastern Outfitting Co., Eilers' Music Co., Ehrman Bros. Co., Paul Elder, Emerson Drug Co., Mme. Emilie, Emporium, Erickson & Peterson, E. C. Evans & Sons.

Ferry Garage, I. Finkelstine, Fireman's Fund Insurance Co., E. W. Fischer, G. Flamm, J. H. Folger & Co., Foster & O'Rear, Fredericks, Joseph & Co., French Savings Bank, M. Friedman & Co., Gustave Friene.

Gallagher-Marsh Business College, Galli & Galli, Gardner & Goldsmith, Gas and Electric Appliance Co., E. Gerard (Cable Oyster Depot), German Savings and Loan Society, Gertrude & Marion, Goldberg & Bowen, Golden Gate Clothing and Suit House, Golden Pheasant, A. Golding, Goldstein & Co., Goodyear Raincoat Co., Goodyear Rubber Co., Granada Hotel Co., Green's Advertising Agency, J. Chas. Green Co., Greenebaum, Weil & Michels, E. M. Greenway, Guggenhime & Co., S. & G. Gump Co., M. A. Gunst.

Haas Bros., Haas-Baruch Co., Haas Bros. (candy), Geo. Habenicht, Hadley & Dowd, Mme. Hale, Hale Bros., Inc., A. W. Halsey & Co.,

Hammersmith & Co., Miss May M. Hannon, Hardwood Interior Co., Mary C. Harn, Harrigan, Wedenmuller & Rosenstirn, H. O. Harrison, Harron, Rickard & McCone, B. Hart & Bro., Hartford Fire Insurance Co., Joseph Haslam, Haslett Warehouse Co., Hastings Clothing Co., Hawaiian Pineapple Co., Haycroft, E. P. Heald, Heller, Klein & Co., A. C. Hellman, H. H. Henderson, C. Henry & Co. (Sun of London), Henshaw, Buckley & Co., Herring-Hall-Marvin Safe Co., Hibernia Savings and Loan Society, Hills Bros., Russell Hinton, Hirschman & Co., Hirsch & Kaiser, Hirschfelder & Meaney, Home Telephone Co., Horn & Co., H. D. Hotaling & Co., Howard Auto Co., Walter Huff (Geo. P. Ide Co.), E. F. Hutton, Oscar Heyneman & Bro., H. Heyneman & London.

Ickelheimer Bros. & Co., John Ils & Co., Insurance Co. of North America, Italian-Swiss Colony.

Jackson's Napa Soda, John's Grill, Johnson-Locke Mfg. Co., The Juvenile.

Kahn Bros., Kaufman, Herbert & Handy Co., I. H. Keefe, Chas. Keilus & Co., Kelly's Stables, Henry Kern, Kilgarif & Beaver, Kitchener-Schmulian Co., Louis Kline & Co., Koenig & Collins, Koenig Shoe Co., Frederick Kohl, Kohler & Chase, Kosmos Line, S. Kramer.

Lachman Bros., Edw. Lande, Louis Laubacher, Larensen & Schleuter, Lawndale Eucalyptus Forest, Cuyler Lee, Lengfeld's Pharmacy, Lenhardt (Oakland), Lennons', A. & J. Levin, Ray Levin, Levy Electric Co., Jules Levy & Bros., S. W. Levy, I. H. Lewis, H. Liebes & Co., Library Bureau, Lilienfeld & Co., Livingston Bros., Livingstone & Co., Henry Lyons & Son, E. G. Lyons & Raas Co., Mme. L. Lowenberger.

H. D. McKenzie (Francis Drayle), Ross McMahon, McNab & Smith, A. G. McWilliams (Wilcox & Gibbs), Thos. Magee & Son, I. Magnin, Manheim, Dittern & Co., G. V. Marsh & Co., Marshall-Newell Supply Co., Marshall & Woodworth, E. Martin & Co., Mayes' Oyster Co., Byron Mauzy, Maxwell-Brisco Pacific Co., Mercantile Trust Co. of San Francisco, Metropolis Trust and Savings Bank, Metropolitan Life Insurance, John Michie, Mrs. Philip Verrill Mighels, Millard Bros., Mrs. S. C. Miles, Miller & Compagno, Monadnock Bldg., W. W. Montague, Montana Realty Development Co., Monterey Packing Co., Moise-Klinkner Co., Harry J. Moore Furniture Co., J. A. Morgan, Walter C. Morris, Moss & Co., Mooser & St. Germain, Muller & Co., Mutual Benefit Life Insurance, Mutual Savings Bank.

Nathan, Dohrmann Co., A. C. Nelson (Spreckels' Creamery), Neustadter Bros., Nevada Gypsum Co., New Book Store, John J. Newbegin, Newman & Levinson, New Zealand Insurance Co., New York Sample House, Nichols & Fay, Paul M. Nippert, Normandie Hotel Co., North British and Mercantile Ins. Co., Northwestern Pacific R. R.

T. M. O'Connor, O'Connor & Moffatt, O'Hara & Livermore, Olga, Orange Blossom, Orpheum Theatre, Osgood's Dept. Store, Otis Elevator Co., Owl Drug Co.

Palace Hardware Co., Palace Hotel Co., Paper Novelty Mfg. Co., Parcels Safe Co., Pauson & Co., Pacific Coast Casualty Co., Pacific Coast Rubber Co., Pacific Coast Steamship Co., Pacific Co. (A. E. Wasserman), Pacific Motor Car Co., Pacific States Roofing Co., Paper Trade Association, E. Parrish (London Assurance), Pelton Water Wheel Co., Penn Drug Co., J. J. Pfister Knitting Co., James D. Phelan, Philadelphia Shoe Co., Phoenix of London, Pierce-Arrow Sales Co., Pioneer Auto Co., Pierce-Rodolph Storage Co., Pierson, Roeding & Co., Pillsbury Picture Co., Pine Inn (Carmel-by-the-Sea, Cal.), Chas. M. Plum Co., Podesta & Baldocchi, Pomery Sec (H. D. McKenzie and Jos. Murphy), Prager Co., Price Bros., Princess Theatre, Prize Kelly.

L. Ransohoff, W. Ray Mfg. Co., S. G. Rayl, Realty Syndicate, A. J. Rich Co., Richards Dental Works, Roberts Mfg. Co., A. M. Robertson, W. W. Robinson, Rogers & Stone Co., E. W. Rollins & Sons, Roos Bros., I. S. Rosenbaum Co., Rosenberg Bros. & Co., Rosenthal's (Inc.), Louis Rosenthal, John Rothschild & Co., A. Rothberg, Royal Shoe Co. (Fieburg Bros.), Rucker-Fuller Desk Co., Alex. Russell, Geo. Ryan.

Mrs. B. M. Sahlein, St. Francis Hotel, S. F. National Bank, S. F. Savings Union, S. F. Stock and Exchange Board, S. F. Suburban Home Bldg. Society, D. Samuels (Lace House), T. G. Sanborn (Bancroft-Whitney Co.), Sanborn, Vail & Co., Santa Cruz Portland Cement Co., Schanz, A. Schilling & Co., Schussler Bros., Schwabacher-Frey Stationery Co., Schwartz & Goodman, Scott, Magner & Miller, Sellar Bros & Co., Shainwald, Buckbee & Co., Shattuck-Edinger Co., Alex. D. Shaw, Sherman & Clay, A. Shields (Equitable Life), Shreve & Co., Shumate's Pharmacy (Inc.), Sing Chong Co., Sing Fat Co., W. & J. Sloane, A. T. Smith, O'Brien Smith, A. Solari, Lucius L. Solomons, Sommer & Kaufman, Son Bros. & Co., Southern Pacific R. R., Spalding & Co., Sperry Flour Co., Spreckels' Market Fruit Co., Springfield F. and M. Ins. Co., Steinberger & Kalisher, Henry Steil Co., Sterling Furniture Co., Henry Stern, Stevenson Colony, E. Stewart & Co., Stewart Hotel, Stockton Milling Co., Stringer Storage Co., I. Strassberger & Co., Sunset Magazine, Sussman, Wormser & Co., Gustave Sutro, Sutro & Co., Swellndom.

Tait's Cafe, Louis Taussig & Co., Edmund Tauszky, Taxicab Co. of California, Geo. H. Tay & Co., Techau Tavern Co., Tillmann & Bendel, Tilton & Carroll, Townsend's Glace Fruit.

Union Iron Works, Union Trust Co. of San Francisco, United Cigar Mfg. Co., United Milk Distributors, United Railroads, Union Transfer Co.

Wm. T. Valentine, Val Schmidt, Van Ness Theatre, Viavi Co., Vickery, Atkins & Torrey, Oscar Vogel.

Wagner Bros., Wakelee, Waldorf Hair Store, Robt. Wallace, D. N. & E. Walters, Walters Surgical Co., Rolla V. Watt, Frank Wedekind, L. B. Weiler, Dr. Appy Welch, Wells-Fargo-Nevada National Bank, Geo. P. Wells, West Coast Life Ins. Co., Westinghouse Electric Mfg. Co., Westinghouse Traction Brake Co., White Co. (A. E. Beyfus), H. L. Whitehead, White House, Whitney Estate Co., Whittier-Coburn Co., Wickham-Havens Co., Mrs. Wilhelmj, Williams & Berg Co., Williams-Diamond Co., Williams Hardware Stove Co., Williams & Surryhine, Willamette Paper and Pulp Co., S. C. Wilson, Sing Goong Wing, Winton Motor Car Co., Otto Irving Wise, Wolfe & Hawley, Women's Tailoring Dept. of the White House, S. N. Wood, Wormser, John Worthington, Wright Hardware Co., F. F. Wright & Son.

H. R. Young, Young & Swain.

Lud Zobel & Co.

Cash Contributions to Thanksgiving "Examiner" Direct to the Associated Charities

Ach, Henry	\$ 10	Friend	\$ 1
Ahern, T.	5	Friend	6
Altman's Inc.	20	Friend	2
Anderson, Miss A.	5	Fuller, Geo. P.	20
Anderson, Miss J.	1	Gasner, Louis	25
American Florist	10	Godchaux, Edmund	5
Angus, I. S.	10	Grace, W. R.	50
Argonaut Club	106	Green, Mrs. C. E.	20
Armsby, J. K. & Co.	25	Green, Mrs. David	5
Arnstein, Simon & Co.	25	Greenebaum, J. L.	2
Atlas Assurance Co., Ltd.	5	Greenewald, Mrs. L.	25
Bachman, Arthur, Jr.	7	Hammersmith & Co.	10
Bachman, Mrs. Simon	25	Heazelton, Mr.	5
Baker & Hamilton	25	Hecht, Bert R.	25
Bakewell, W.	100	Helbing Hat Co., The	5
Bank of California, The	100	Heller, S. W.	25
Banker (Japanese)	10	Herman, Mrs. H. P.	10
Beach-Robinson Co.	5	Hinz & Landt	5
Beck, John	2	Holbrook, Merrill & Stetson ..	10
Bellevue Hospital	5	Hotel Majestic	5
Bibbero, S.	5	Humboldt Bank Bldg.	5
Bigelow, Isobel O.	20	Hutting, S. E. & Co.	5
Blum, Max	5	Ickelheimer & Co.	10
Breuner, John C.	50	International, Mercantile Ma-	
Brizard, Mrs. A.	1	rine Co.	25
Brock & Co.	10	Kahn, Mr.	5
California Saw Works	10	Kentfield, E. E.	60
Cash	2	Kerwin, Mrs. T.	2
Cash	13	Kreiss, L., & Sons	30
Cash	20	Lamoureux, Major J. P.	10
Cash	1	Leigh, Mrs. E. A.	5
Cash Collected, Princess		Levy, S. W.	5
Theatre	170	Lewes, Mr. H.	1
Chatman & Nauman	5	Lichtenstein, H.	2
Cluff, Miss California	20	Livingston & Co.	5
Coleman, J. B.	5	Llewellyn, Mrs. M.	1
Coleman, John C.	100	Loewe, J. M.	10
Concordia Club	400	MacGregor, Mrs. Emma	2
Crane & Co.	10	Magner, Mrs. E. (Ferry Bldg.)	53
Davis, J. B. F. & Son	25	Magnin & Co.	100
Day, Thos. & Co.	20	McClarkin, E.	5
Dennison, J.	1	McLean, L. D., Co.	25
Doctors	11	Merchants' Exchange	44
Dodge, O. B.	10	Merchants' Exchange Club ..	220
Dunham, Carrigan & Hayden	20	Merchants' Exchange Club ..	253
Eastman, Mrs. N.	1	Merchant (a Japanese)	10
Elkus, Eugene	5	Meyer, Seigel & Co., Los	
Fleishhacker, Mr. Herbert ..	20	Angeles	5
Flood, James L.	100	Meyer, Wilson Co.	20
Foulkes, E. T.	1	Montgomery, Mrs. J. R.	1
Franzini, Morris	5	Moore, Chas. C., & Co.	15
French & Poston	2	Moore, Harry	10
Friend	10	Moore & Scott Iron Works ..	5

Cash Contributions—Continued

Morgan Oyster Co.	\$ 10	Sloss, Judge M. C.	\$ 10
Morse, Frances P.	100	Smith & O'Brien.....	3
Murphy, Grant & Co.	25	Spear, Anna P.	2
National Ice and Cold Storage Co.	20	Steiger Terra Cotta and Pottery Works	25
Newberry, Miss E. D.	10	Stein & Levin.....	5
Newmark, M. J.	10	Strauss, Levi, & Co.	100
O'Brien & Sportono.....	3	Taylor, Augustus	10
Orpheum Stage	90	Toggery, The	3
Pacific Hardware & Steel Co.	25	Tuesday Club	10
Parker, Caroline T.	1	Union Lumber Co.	50
Pollitz, Edward, & Co.	25	Van Housen, Mr.	35
Princess Theatre	666	Van Wyck, Mrs. S. M.	5
Ransome Concrete Co.	25	Waldorf Hair Store.....	1
Rolph, James, Jr.	300	Weber, A.	2
Rudgear, Merle Co.....	10	Weidenthal, Gosliner Electric Works	20
Rummel, A. J.	1	Wilkins, H. W.	5
San Francisco Aerie No. 5, F. O. E.	20	Wolf & Hollman.....	20
Sautarere, A. M.	5	Wolff, Mrs. E.	5
Schanz, E. Dudley.....	5	Wonder Millinery	5
Schmidt, Chas. F., and Peter	25	Wood, C.	10
Scott, Wagner & Miller.....	25		

Donations to the Associated Charities for the Year 1910

Adler, Celia K.	\$ 15	Ladies' Prot. & Rel. Soc.	
Anspacher, Mrs. S.	5	(Oakland)	\$ 60
Astredo, J. C.	5	Lent, Mrs. Geo. H.	25
Arnstein, Simon & Co.	25	Lillienthal, J. W.	5
Balfour, Guthrie & Co.	25	London Insurance Co.	18
Boys' & Girls' Aid Society..	499	Mabery, Carlotta.	5
Brady, J. J., Mrs.	10	Mabery, Miss E. B.	25
Carson, Miss Blanche.	25	Mizpah Charity Club.	10
Chandler, Rev. C. H. L.	1	Myers, Albert.	10
Coleman, Edward.	100	Moore, Mrs. P.	1
Crocker, Mary A. (Trust)..	1,260	Morrison's School.	10
Cushing, Mrs. John M.	5	Newman, A. E.	5
Devlin, Mrs. R.	5	Niagara Ins. Co.	9
Doctors Daughters.	60	Quados, Mrs. K.	1
Fireman's Fund Ins. Co.	18	Rey, Sylvia.	25
Fitch, Clara V.	10	Royal Ins. Co.	18
German Ladies' Ben. Soc.	10	S. F. Ladies' Prot. & Rel. Soc.	200
Gladding, McBean & Co.	10	Schmidt, Val.	20
Gottlob, J. J.	50	Scott, Mrs. A. W.	10
Grant, Joseph, Mrs.	25	Sherwood, Mrs. Robt.	20
Greenebaum, Alice.	15	Simon, Mrs. J. C.	5
Griffith, Miss Alice.	5	Sloss, Mrs. Louis.	10
Gunn, Mrs. A. S.	1	Smith, A. A.	10
Greenwall, Mrs. L.	25	Smith, Arthur and Louise..	15
Hammond, Mrs. C.	7	Society for Christian Work..	125
Hausman, Mrs. S.	1	Springfield Ins. Co.	26
Hartford Ins. Co.	27	Spring Valley Lumber Co..	5
Hearst, W. R.	960	Spruance, Mrs. J.	5
Hecht, Mrs. H.	5	St. Luke's Church.	5
Hecht, The Misses.	5	Stahl, Mrs. A.	5
Henderson, Mrs. E.	20	St. Patrick's Conference of	
Heyneman, Mrs. H.	5	St. Vincent de Paul Soc..	10
Heyneman, A. M.	7	Stebbins, Mrs. E. L.	25
Heyneman, Herman.	250	St. Stephens Parish.	5
Hilm, F. A.	10	Stern, Mrs. Sigmund.	20
Home Ins. Co.	31	Taafe, Christian.	5
Hooper, Geo. W.	50	Terry, Dr. W.	5
Houghton, Miss M. B.	5	Tevis, Mrs. W. S.	20
Kahn, A.	50	Van Fleet, L.	10
King, Ethel.	5	Westchester Fire Ins. Co..	5
Kohl, Mrs. Sarah.	50	West Oakland Home.	60
Koshland, Mrs. C. S.	5	Willard, Mrs. J. M.	1
Koshland, Mrs. M. S.	22	Williams, Dimond & Co.	100
Koster, F. J.	5	Worcester, Rev. Joseph.	60







FORM of BEQUEST

I give and devise to the Associated Charities of San Francisco, a corporation, to be applied to its benevolent purposes and under its direction

[*Here insert amount of money or
description of property given*]

FORM of DONATION

I donate to the work of the Associated Charities
the sum of

..... Dollars

Will be sent by check.
Collector may call.

Name

Address

THE SOCIETY
IS SUPPORTED ENTIRELY BY VOLUNTARY
CONTRIBUTIONS

